



**Assessing the Impact of  
Microenterprise Services (AIMS)**

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**AN ASSESSMENT  
OF THE IMPACT OF  
MICROFINANCE SERVICES  
IN UGANDA: BASELINE FINDINGS**

**Volume 2**

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**ANNEX A**

**RESEARCH DESIGN FOR AN ASSESSMENT**

**OF THE**

**IMPACTS OF MICROFINANCE SERVICES**

**IN UGANDA**



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# **RESEARCH DESIGN FOR AN ASSESSMENT OF THE IMPACTS OF MICROFINANCE SERVICES IN UGANDA**

**November 1997**

**Submitted to:**

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## I. INTRODUCTION

This paper sets forth guidance and recommendations for an assessment of the impacts of microfinance services in Uganda.<sup>1</sup> The purpose of the assessment funded by USAID/Uganda is to document the impacts of microfinance services in Uganda. This will be accomplished through the study of a sample of the clients of three microfinance programs in three different areas of Uganda: FINCA in Kampala and Masaka, PRIDE in Masaka, and FOCCAS in rural Mbale. The intent is to collect baseline information in 1997 and it is recommended that the follow-up be done during the same months in 1998 or 1999, to determine changes which have occurred in the key impact variables. In order to plausibly link the changes found among the client sample to participation in microfinance programs, a sample of non-clients will be included in the assessment. This research design will provide the basis for studying the impacts of the microfinance programs upon clients, their households, enterprises and social and rural linkages.

The assessment will be designed to provide descriptive information of immediate utility on characteristics of clients, use of loan funds and the linkages between microenterprises and their owners, and the agricultural sector.

This paper proposes a design for the assessment. It sets forth hypotheses that are grounded in a conceptual model which considers microenterprises as embedded in the household economy. The selection of hypotheses has been informed by the context of the study areas and on the strategies of the programs to be studied, as well as the findings of impact assessments on microenterprise support programs in other countries. For example, it takes into account a) two of the programs do not target their loans to specific enterprises, but require that a client have an enterprise that produces income on a regular (weekly or bi-weekly) basis, b) urban based households may also be engaged in the agricultural sector, and c) the low level of household assets and relatively low level of income among most microentrepreneurs. The section on sampling plan describes the criteria and process used for the selection of programs and program sites.

The paper begins with a statement of the problem to be studied, followed by a brief discussion of a conceptual framework for assessing the impacts of microenterprise services. The next section presents the set of research hypotheses related to household welfare, enterprise growth and stability, client control over resources, social networks and linkages with the agricultural sector. In addition, key variables and measures are proposed. Further, it identifies key participation and mediating variables which should be included in the assessment. The participation variables focus on client interaction with the microfinance program. The mediating variables are factors internal and external to the household which may affect impacts. Next is a discussion of the operational definition of an enterprise. It is followed by a discussion of key descriptive information which will be available from the baseline survey, in particular on linkages with the agricultural sector, characteristics of program clients and use of loan funds. The following section sets forth the sampling design and plan. It discusses factors considered in development of the design, and discusses the sampling methodology for clients and non-clients. The last section suggests a process for the next stages in planning, implementing and reporting on the baseline assessment, and makes recommendations on the second round of the assessment.

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<sup>1</sup> This design paper reflects comments received from USAID/Uganda on an earlier version of the paper, and decisions made up to November 21st. Sections of the baseline report will provide further updates.



## **II. A FRAMEWORK FOR ASSESSING THE IMPACTS OF MICROFINANCE SERVICES**

### **A. Statement of the Research Problem**

#### **Background:**

Microenterprises are a critical source of income and employment for numerous low income people in Uganda.<sup>2</sup> Recognizing the importance of microenterprises to the general economy and especially for the poor, USAID has supported services to microentrepreneurs in Uganda the past 4-5 years and this attention has increased the past couple of years. Uganda has benefitted from financial and technical support from both USAID/W and USAID/Uganda. USAID supports programs in Uganda that utilize poverty lending and microfinance strategies as well as those that link enterprise development with nutrition and health education. Such efforts include the provision of credit and savings services through village banking, solidarity groups and other organizational forms. Several of the significant microfinance programs focus on involving women as clients.

#### **The problem statement:**

The main problem to be addressed by the assessment can be framed as a series of questions: Do programs providing microfinance services make a positive difference in the lives of microentrepreneurs, their households, and enterprises? What is the nature, extent, and distribution of these impacts? Have microenterprise programs helped to reduce poverty in the households of microentrepreneurs? Has support to micro entrepreneurs in urban and metropolitan areas increased the flow of transfers and remittances to rural areas? Have they helped microentrepreneurs, particularly women, to grow their existing businesses or take advantage of new economic opportunities? What are the linkages between microentrepreneurs and their enterprises and the agricultural sector?

To address these questions, the assessment shall focus on key improvements in household welfare, enterprise growth or stability, increased ownership of resources by women, increased flow of resources to rural areas, and the relationship between microenterprises, microentrepreneurs and the agricultural sector.

### **B. The Household Economic Portfolio**

To analyze the impacts of microfinance services, the AIMS Project has developed a framework that conceptualizes the relationship between microenterprises and people's lives, where people are considered both as individuals and as members of households and social networks. Enterprises are regarded as embedded in the household economic portfolio. Increased income from

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<sup>2</sup>Microenterprises are defined by USAID as very small, informally organized business activities (not including crop production) undertaken by low income people. They have ten or fewer employees, including the owner operator (or "microentrepreneur") and any paid employees or unpaid family workers. (USAID/G/EG/MD Policy Directive on Microenterprise Development).

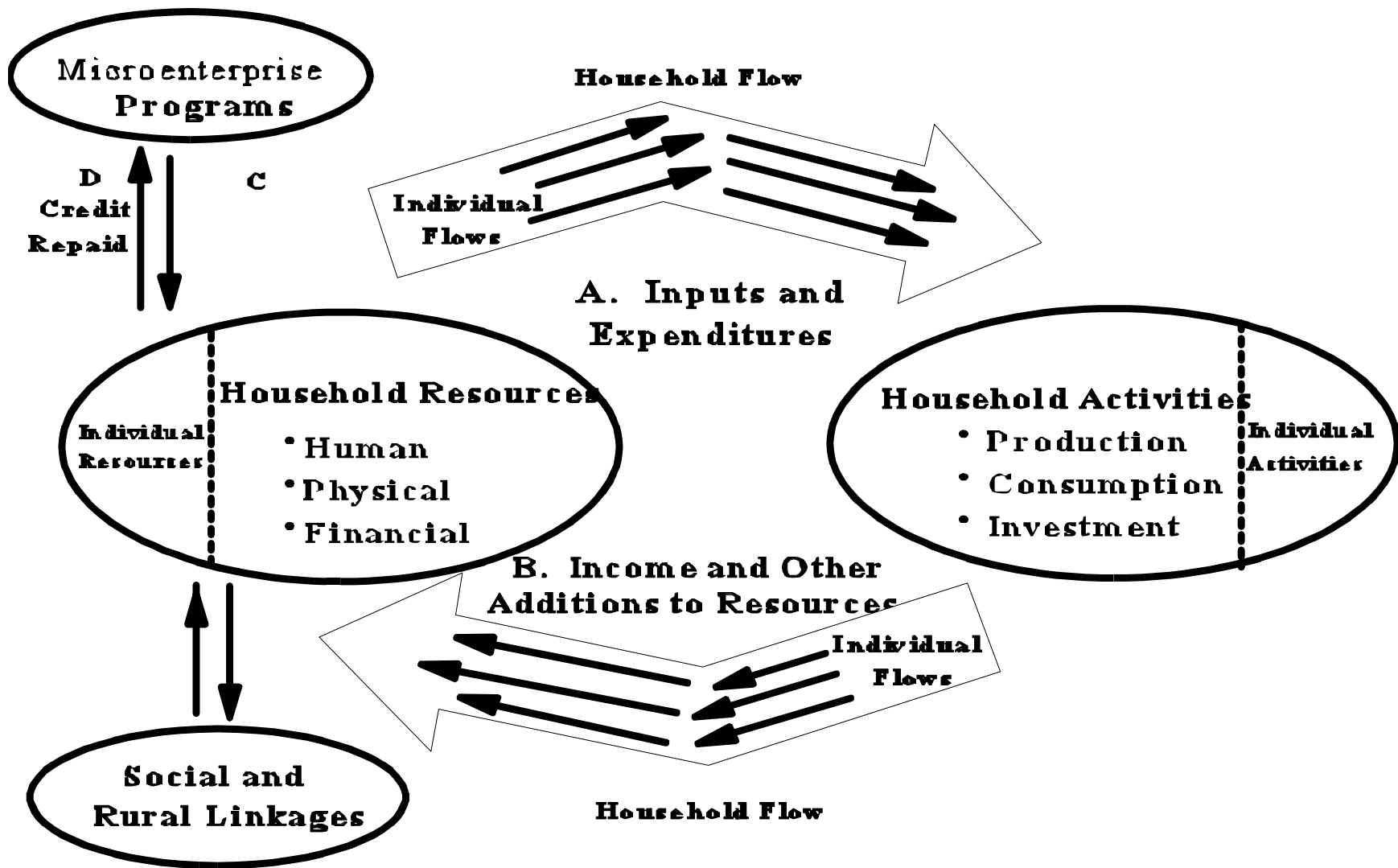


enterprises and loan funds may be used in other spheres of the household economy, for basic daily needs or other investment activities.

The definition of *households* follows that normally used by central bureaus of statistics, including that in Uganda. A household is defined as a single person or group of persons who usually live and eat together, whether or not they are related by blood, marriage or adoption. The individuals recognize each other as members of the same household. Included in this definition are persons who are not living there fulltime because they are away at school. Living and eating together implies sharing at least some resources.

The hypotheses proposed for the Uganda assessment are embedded a modified version of the household economic portfolio model developed by the AIMS Project (Chen and Dunn 1996). The Chen and Dunn model places microenterprises within a broader set of household production, consumption, and investment activities. The conceptual model is defined in terms of three elements: 1) household resources, 2) household activities, and 3) the circular flow of interaction between household resources and household activities. The model recognizes that *resources*—financial, human, and physical resources—are fungible within the portfolio of household *activities*—production, investment and consumption activities—and that decisions regarding the allocation of resources are made in relation to options and tradeoffs within the overall household portfolio of activities. Because microenterprises are embedded in households, an understanding of impacts requires an approach that considers the full range of household resources and activities. The household model places microenterprises within the context of a broader household strategy to achieve economic security and family well-being. The model has been modified in two ways for the Uganda assessment: first, it allows for different types of services provided by microenterprise programs, whereas the Chen and Dunn model focuses on credit; and, second, it encompasses social and rural linkages, whereas the Chen and Dunn model includes only social networks.

Given the fungibility of resources among and between economic activities within households, and the flows of other resources into and out of the household (in addition to resources from the program service), a key challenge in studying impacts is linking change in any one activity or resource to the actual program service. In the case of credit, because the unit of borrowed money is identical to other units of money, and because of the complex pattern of cash inflows and outflows, it is often difficult to attribute a particular source of money to a particular outcome. Use of a comparison group of micro entrepreneurs who have not had access to credit, but operate in the same economic environment assists in accounting for the fungibility of resources within the household, (Chen and Dunn 1996).



**Figure 1: Model of the Household Economic Portfolio Modification of Model in Chen and Dunn (1997)**

### **III. HYPOTHESES, VARIABLES AND MEASURES**

#### **A. The Selection Process**

The results of previous assessments of the impacts of microfinance programs served as a starting point for the identification of hypothesis for the Uganda assessment. (These are explained in an AIMS paper by Sebstad and Chen, 1996.) In Uganda, exploratory interviews were conducted with microentrepreneurs and key informant discussions held with the USAID WID Fellow, and microfinance program officers and staff. In addition, information was gathered on the strategies of the microfinance programs to be studied and from key documents and reports (including microfinance program documents). These sources have helped shape the selection of the hypotheses and variables explained below. The results of the exploratory interviews and pre- and pilot tests of a draft questionnaire led to the final selection of hypotheses, variables and measures.

In addition, the program strategies and transaction costs, program clientele and different economic contexts of the areas to be studied have influenced the selection of hypotheses to be tested and the variables by which to assess these. The selection of variables and measures has taken into account those on which credible and reliable information may be collected in a large survey. For households, the impact path is specified in terms of improvements in economic welfare. For enterprises, positive impacts may be realized in the form of enterprise growth or stability. For clients it is likely that they will benefit from an increase in resources over which they have control and from being able to plan for the future. In terms of social and rural linkages, the impact path is specified in terms of increased flow of resources to rural areas.

#### **B. Household-Level Hypotheses, Variables and Measures**

Household economic welfare can be defined as the ability of a household to provide for the basic needs of its members, to cope with crises, to protect household resources and productive activities from unpredictable forces or actions, and to pursue a higher standard of living. Strategies for improving economic welfare include (H-1) diversification in the sources of household income, (H2) improvement in living conditions, (H-3) investment in human capital (H-4), increase in the quality of food consumed by the household (H-5), improvement in the effectiveness in coping with financial crises ,(H-6) increase in agricultural activities especially by agricultural based households, and (H-7) increase in trying new health and nutritional practices by those who participate in microenterprise programs that provide health and nutrition information.

##### **H-1: Participation in microfinance services leads to greater diversification in the sources of household income.**

There are several possible motivations for a household to diversify its sources of income. Households may use diversification to reduce the risk of income variability (manage risk), to overcome resource or market constraints, or to increase revenue and profits. Microenterprise credit and savings services may increase the ability of the household to pursue a strategy of diversifying the sources of income in its portfolio, by diversifying their enterprises, crops, livestock or rental property.

Respondents will be asked to specify all of their household's sources of income. Additional questions about crops, livestock and rental property will serve as a cross-check to ensure that all sources are identified. The time period will be the last 12 months. Data will be analyzed in terms of the number of sources, and the three sources which contribute most to the household. (This question takes into account that male household members may earn the most money but that it cannot be assumed that this income is spent on the household.)

**H-2: Participation in microfinance services leads to an improvement in living conditions of clients through:**

**H-2a: an increase in the number of rooms used by the household.**

**H-2b: an improvement in the housing infrastructure.**

Urban microentrepreneurs in Uganda often live in rental property without access to piped water in the dwelling and with no electricity. It is hypothesized that increased income will be spent on better living accommodation. Some rural and urban microentrepreneurs live in their business shop, often using the same room for living and sales. These people may improve their living conditions by renting a room primarily for living space. And, rural farm households may improve their houses with increased income from microenterprises.

Respondents will be asked about the type of dwelling, total numbers of rooms used by their household for living, and basic infrastructure, e.g. type of roof and walls, main source of water, and for urban areas, access to electricity. In addition, information will be collected on the tenure status.

It is anticipated that the household living conditions may improve with increased income from microenterprises.

**H-3: Participation in microfinance services leads to an increase in investment in human capital through**

**H4-a ..... increased expenditure on children's education.**

**H4-b .....proportion of male and female children aged 5-24 in school.**

Ugandans tend to place a high priority on education. Despite the articulated commitment to provide public primary education, households must spend money on school fees, uniforms, books and supplies, and building funds to have their children attend. Secondary school fees and related expenses require a significant outlay of cash. This investment in human capital improves the human resource base of the household. Savings and revenues from microenterprises may be used to pay for educational expenses, or credit may directly finance these expenditures.

Not only the amount spent but the proportion of school aged children in school may be a significant impact of participation in a microfinance program. It is hypothesized that as the income of a household increases funds will be used to keep children in school for more years. The assessment will determine if both female and male children benefit.

Information will be obtained on whether or not household members aged 5-24 are in school or training, and the current level of schooling. This combined with information on the sex of each will be analyzed to address H3-b. In addition, data will be obtained on the amount of money spent last term on each household member in school, as well as the main sources of this money. The latter will be used both to confirm that the money was derived from the household's income generating activities as well as to determine if the respondents' enterprises were a source of funds.

The time period of last term has been selected since a shorter time period increases the reliability of the information. (The exploratory work tested asking about expenditures this school year, but found that it was difficult for the people to recall the expenditures over so many months.

**H-4: Participation in microfinance services leads to improvements in household diet, especially among the very poor.**

Participation in microenterprise programs may affect food consumption in several ways. Among very poor households, increases in income will increase the ability of households to purchase or produce a range of nutritious foods. Even most rural households are not self-sufficient in the provision of a range of nutritious foods and hence rely on the market for these. Given the level of poverty among the study population, this is considered as a potentially strong indicator of the impact of microfinance programs.

Respondents will be asked about different food groups and the number of times in the last three days that any items in a group were eaten in the household. The food groups will be devised in such a way to take into account cultural preferences and local crops.

**H-5: Participation in microenterprise credit services leads to an increase in the household's effectiveness in coping with financial crises.**

Unanticipated financial shocks can have different ramifications upon households depending upon their level of economic security. Shocks can be permanent (e.g. loss of an income stream through death of a member) or temporary (e.g. illness, theft of goods from a business or drought). The more financially stable a household the less the shock will cause a permanent economic setback.

If a household is effective in coping with shocks, its responses will be limited primarily to strategies which are reversible, such as use of liquid assets, borrowing, and increased labor sales. A second stage strategy is characterized by the liquidation of productive assets, while the third stage is break-up of the household. Microfinance services can help households to rely primarily on stage one strategies by helping them to increase their savings and to build self-insurance mechanisms for later use.

Respondents will be asked about any major unanticipated events that have occurred within their households in the past 24 months that had financial repercussions. The event, when it occurred and the response to the event will be recorded. Data will be analyzed to determine if client in comparison to non-client households were able to cope with the crisis without disruption of normal household expenditures and renting or selling key physical assets.

**H-6: Participation in microfinance services leads to an increase in agricultural activities of agricultural-based households by:**

- H-6 a: increasing the amount of land used.**
- H-6 b: increasing the number and types of crops grown for sale.**
- H-6 c: increasing the number of livestock owned by household members.**
- H-6 d: serving as a marketing outlet for produce and livestock products produced by the household.**

The households of rural and urban microentrepreneurs may be involved in agricultural production for sale and domestic consumption, and the raising of livestock. Increased income from microenterprises may be spent on expanding their agricultural based activities. The income may be used to rent in land on which to grow crops, increase the number and types of crops grown for sale, and purchase livestock. (It is acknowledged that livestock, particularly goats, sheep and cattle, may be purchased primarily as a savings instrument. The exploratory study found that this was occurring among urban as well as rural microentrepreneurs.)

Descriptive information will be collected on whether microentrepreneurs sell produce and livestock products produced by themselves or their households. In addition, information will be obtained to determine the extent to which microenterprises purchase products or inputs from farmers and in rural markets. This latter is particularly relevant to microentrepreneurs who operate in urban areas, as well as those in rural areas.

**H-7: Participation in a microenterprise program that provides health and nutrition information leads clients to try new practices.**

Clients who participate in programs which provide health and nutrition information are likely to try practices which they learn about through the program and other information sources. Freedom from Hunger has found that trial and adoption of practices is often related to hearing the information from more than one source. This reinforcement of information on good practices leads people to changing their behaviors.

FOCCAS clients will be asked if they tried any new practices the past 12 months, which practices and where they learned about these.

**C. Enterprise-Level Hypotheses, Variables and Measures**

In assessing the impacts of microfinance services Uganda, it is important to realize that the context within which the microenterprises operate differs across regions. The local economic conditions can have an important impact on the potential for growth (Snodgrass 1996). One positive impact of microenterprise credit could be that it helps an enterprise to grow faster and perform better than other enterprises that do not receive similar credit. However, in times and places where most enterprises are performing poorly, the positive impact of microenterprise credit could be to help an enterprise to remain stable while others are failing.

Microenterprise credit is generally believed to contribute to the growth or stability of enterprise profits and enterprise net worth. However, it is extremely difficult to get reliable information on profits and on enterprise net worth due to 1) the difficulties of creating a single data collection instrument that will allow accurate measurement of net revenue from a wide variety of subsectors, and 2) the limitations imposed by the respondents' not knowing the information. Therefore,

proxy indicators are proposed. Enterprise stability and growth will be assessed in terms of (E-1) increases in sales volume and value of sales, and marketing margins of traders, (E-2) increase in fixed assets, especially among repeat borrowers, and (E-3) increases in employment.

**E-1: Participation in microfinance services leads to an increase in microenterprise net revenues through ...**

**E-1 a: increases in sales volume, and**

**E-1 b: increases in the value of sales.**

It is proposed that information be gathered on the volume and value of sales, within a limited time frame and for a select number of products. This will serve as a proxy measure of enterprise growth and stability. It is proposed that additional information be obtained from those engaged in trade to be able to calculate marketing margins.

Respondents should be asked to report on the three highest value items or services sold the past month or last week (depending on ease of recall). Each item would be specified and the number and monetary sales value for the past month or week given. Enumerators will be responsible for determining the time frame (week or month) most remembered by the respondent. Traders often think in terms of the number of purchase units sold, so this will be taken into account to assist them in recalling their sales.

Since the three items are unlikely to represent total sales for the week or month, respondents will be asked to estimate what these three items represent vis a vis their total sales.

**E-2: Participation in microfinance services leads to an increase in enterprise fixed assets, especially among repeat borrowers.**

The accumulation of enterprise fixed assets may be one of the most important long-term impacts of microenterprise credit, especially among the less-poor borrowers (Barnes 1996; Hulme and Mosley 1996; Sebstad and Chen 1996). The accumulation of enterprise fixed assets represents an expansion of the household resource base. These enterprise-specific resources can be used, in turn, to expand or improve productivity within the microenterprise. This may enhance the income generating potential of the microenterprise in current and future periods, and may improve the ability of the enterprise to deal with market risks. It also represents part of the accumulated wealth of the household which may be liquidated in a major crisis. Enterprise fixed assets include equipment, machinery, tools, furniture and fittings, and premises.

Participants will be asked about enterprise fixed assets (equipment, machines, tools, fittings, furniture and buildings) purchased in the past 12 months, the source of funds, purchase price and if not paid off, the amount owned.

**E-3: Participation in microfinance services leads to an increase in the employment generated by the enterprise, including ...**

**E-3 a: increases in paid employment and**

**E-3 b: increases in unpaid employment.**

The generation of employment has been widely cited as an important potential result of microenterprise growth and, thus, a potential impact of microenterprise credit services. The evidence for this impact is mixed (Sebstad and Chen 1996). There are two possible employment impacts. Microenterprise services may result in additional paid employment. The second part of the hypothesis (E-3b) focuses on the possibility that microenterprise services allow the enterprise to productively absorb more of the (unpaid) labor of the household.

Information will be collected on the nature and extent of employment in the respondents' enterprises last week and last month. It will permit an analyses to determine the extent of changes in household and non-household unpaid and paid labor is employed in the enterprises. Information will be collected on whether or not the person is paid, and if paid the type of payment: solely in cash, cash and in-kind, solely in-kind.

#### **D. Individual-Level Hypotheses:**

The household economic portfolio model recognizes a variety of joint or separate arrangements in the organization of resources, activities, and interactions within households. Gender relations are reflected in legal constraints (in particular property and inheritance laws), tradition and cultural mores which sanction male control of almost all resources. These are linked to the lack of economic opportunities (often related to gender relations) for women and lead them to be economically disadvantaged. These gender dimensions are played out within and without the household. Particularly since Ugandan women tend to bear the responsibility for providing for their children as well as orphans of relatives, the individual level hypotheses are significant. Two of the three programs in this study lend exclusively to women. Their respective focus on group formation, plus FOCCAS delivery of health and nutrition education, may indirectly assist in building foundations for the empowerment of women.

The impact path specified at the client level is greater empowerment, especially of female clients. This is operationalized to mean (I-1) greater control of resources and (I-2) increased ability to plan for the future.

**I-1: Participation in microfinance services leads to greater control of resources through**

**I-1 a: an increase in assets owned and controlled by the female client**

**I-1 b: a change in the pattern of savings.**

**I-1 c: an increased role in deciding on the income from crops grown and sold**

**I-1 d: an increase in livestock owned and controlled.**

**I-1 e: an increase in agricultural inputs purchased.**



Microfinance programs serving women have the potential of substantially increasing the physical and financial assets controlled by female clients. The assets can be in the form of items for their enterprise(s) or household. It is recognized that women may also increase their purchasing power and buy assets for the household or others, but not have total rights of control over these. Savings is important for several reasons. First, it is an indicator of the accumulated wealth of the individual. Second, it represents a form of self-insurance that can be drawn down to buffer the effects of economic shocks. Third, savings are financial assets. Mandatory savings is a key part of participation in the microenterprise programs studied. In addition, two of the programs also permit clients to put more than the required amount into their mandatory account while the third encourages clients to open savings accounts at banks.. The assessment will explore the pattern of savings and the current amount saved. Since savings tend to be very personal and the amount held in confidence, the assessment will focus on the savings of the respondent microentrepreneur.

Purchases solely or jointly by the respondent over the past 12 months will be documented and information obtained on purchase price, amount still owned, main source of funds and if respondent controls and owns the asset. Also, the pattern of savings and shilling value of the respondents' savings will be ascertained. In addition, since some Ugandans save through livestock, changes in the average number and value of respondents livestock will be determined.

Information on crops solely or co-owned by the respondent will be determined, in addition to the loci of control over income earned from any sales the past 12 months. Also, respondent's expenditures on agricultural inputs the last three months will be recorded.

**I-2: Participation in a microenterprise program leads to improved ability to plan for the future.**

Participation in a microenterprise program permits clients to be assured of access to credit and savings which can be used to grow an enterprise or initiate a new enterprise. In addition, the process of having to be able to manage financial resources to repay loans indirectly affects the behavior and outlook of clients, as their planning skills are expanded beyond the immediate loan to focus on plans for the future. Information on this will be sought through an open-ended question.

**E. Social and Rural Linkages Hypothesis, Variables and Measures**

Microfinance programs are likely to benefit individuals beyond the clients and their immediate households. Because of USAID/Uganda's strategic objective on increases in rural incomes, special attention will be paid to remittances and transfers of funds from the metropolitan and urban areas to rural areas.

**R-1: Participation in microfinance services leads to an increase in the flow of resources to rural areas through**

**R-1 a: flow of cash and in-kind goods.**

**R-1 b: serving as a marketing outlet for produce and livestock products produced by the household.**

**R-1 c: purchasing products from farmers and in rural markets to sell in urban areas.**

Ugandan microentrepreneurs and their households have financial obligations and social responsibilities within an ever extended network of social relations. The closest ties within this network are with blood relatives who do not reside and eat with the household, such as parents and children. They also are called upon to assist relatives, such as cousins, nieces and nephews. Assistance may take the form of funds for educational expenditures or food. It may also be to assist with funeral related expenditures. Resources may flow from the metropolitan and urban areas to rural areas. They may also flow from rural areas to other rural areas or to urban and metropolitan areas in the form of cash and in-kind resources such as food crops.

The average monetary value of assistance to non-household members in rural areas will be compared for the two sample populations.

Descriptive information will be obtained to determine the extent to which the main source of inputs to microenterprises are farmers (on-farm) and rural markets. This latter is particularly relevant to microentrepreneurs who operate in urban areas, as well as those in rural areas. Since microentrepreneurs, especially in urban areas, do not know whether their main supplier is a farmer or a middleman, no attempt was made to distinguish the type of supplier of agricultural products in towns and urban areas. The same is true for the identity of those selling in rural markets.

## **F. Factors Influencing Impacts**

### **Participation Variables:**

The participation variables are designed to measure the different degrees of program inputs which are hypothesized to lead to positive impacts. The client who takes a single, short-term loan for a small amount would not be expected to experience the same impacts as a client who borrows repeatedly and larger amounts over an extended period of time. Many of the impacts are expected to either intensify or appear only with long-term, repeat borrowing.

**Table 1. Participation Variables Reflecting Extent of Participation**

P-1:	Monetary value of current (baseline period) loan
P-2:	Number of loans received
P-3:	Total monetary value of loans received to date
P-4:	Total amount of savings

The participation variables in table refer both to current loans and to the history of loans. For the report on the baseline period, information should be collected on all of the participation variables. If possible, information especially on savings should be cross-checked.. The information should be updated during the follow-up assessment.

**Mediating Variables:**

Mediating variables are key factors which might affect the direction and strength of the relationship between participation in microfinance programs and impacts at the household, enterprise, individual and social network levels. The allocation of additional resources generated by microenterprise services and their impacts on household economic welfare, enterprise growth and stability, individual ownership of assets and transfers may depend on several factors in addition to the service provided.

At the level of the household, the important mediating variables include 1) the basic demographics of the household (percentage of household members who are economically dependent , age, marital and educational status and gender of the microentrepreneur, and gender of headship) the size and composition of the household income portfolio; and 3) household asset base. At the enterprise-level, several mediating variables are expected to affect the nature and level of impacts. These are listed in table 3. During the analysis of the survey findings, the mediating variables at the enterprise level may be used to construct different subgroups of microenterprises, thus refining the ability to interpret changes in the impact variables.

**Table 2. Mediating Variables Affecting Impacts at Enterprise Level**

Mediating Variable	Measurement Approach
Sector	Main products or services provided and if mixed, the sector of the products/services which bring the highest sales revenues.
Age	Length of time since start-up of enterprise
Gender of Owner	Pattern of ownership and gender of owner(s).
Continuity of operation	Average months per year; weeks per month; days per week; and hours per day over last year
Location of enterprise	Location of main sales premise.
Security of premises	Secure premise measured by: a) ownership of premise b) if pays charges for use of premise.

**Program and Local Context:**

The microfinance program strategies, criteria and mode of operation, and the local economic and regulatory context may also affect the extent and degree of impacts. The assessment report will provide descriptive information on the following: a) criteria for access to services, b) range of services and delivery methods, c) structure of organization especially related to outreach, and d) length of existence and size of financial portfolio and client base. It addition information should be gathered on repayment rates. Factors in the local economic and regulatory context

environment likely to affect impacts include a) regulations affecting microenterprises, b) the structure of local markets for goods and services, c) the condition of the basic transport infrastructure, e.g. roads, d) the credit and savings market, and e) extraordinary events which positively and negatively affected microenterprises (such as drought, floods, disruption of transport and political unrest). These factors should be described in the baseline report and the implications of these to baseline and later findings should be used in analyzing the data.

## **G. Operational Definition of Enterprises**

The assessment will cover all microentrepreneurs selected for the client sample, irrespective of whether they are engaged in an income-generating activity that meets the USAID definition of microenterprise. The programs to be covered in the assessment require that the client have an activity which generates an income on a daily or weekly basis. This activity may or may not be the main income-generating activity to which the loan funds are directed or which generates the most money. For example, a Kampala client's main enterprise is poultry raising, which generates an income every two to three months, and she sells envelopes that she makes to a local health dispensary and this latter generates a small income every week. In rural Mbale, a significant portion of the women earn money on a regular basis by brewing but it is likely that their main income-generating activity is agricultural based.

Therefore, the assessment should cover both the income-generating activity which generates a regular flow of money as well as the activity which generates the most money. Agricultural based activities, such as poultry raising, milk production, and market gardening, should be considered as valid activities if they fit into one of these categories.

An enterprise will be defined as:

An income-generating activity by one or more household members who are self-employed (including those who are employers) or engaged in own account activities. The activity is owned or controlled by one or more members of the household. The owner may belong to a cooperative but the production process is controlled by the owner(s). The income earned from the sale of an item is ultimately received by the owner(s). The cooperative may assist with marketing or sharing of premises. The owner may be in partnership with a non-household member, but the sales revenue must be distributed according to the contributions by the owner or an employee (paid or unpaid including household members).

An enterprise may be undertaken seasonally or occasionally or on a fulltime basis. For example, a person may raise batches of chickens to sell during the holiday season.

According to the standard definition, if two activities operate at the same time and place, it is a diversified enterprise. For example, it is common in urban areas of Uganda for microentrepreneur to operate more than one sector activity at the same time and place. For example, a hair dresser (services sector) makes school uniforms (manufacturing sector) in a corner of her shop and sells used clothes (trade sector). A diversified enterprise is normally classified in the sector which generates the greatest sales receipts. Using the hairdresser example, school uniforms generate the most money in sales receipts over a 12 month period even (though the sales occur periodically)

and hence the enterprise would be classified as manufacturing. The same time and same place is defined to mean the main sales outlet.

According to the standard definition, if the same activity operates at the same time but at two different sites, it would be two enterprises. An example is a charcoal seller who has expanded her business and sells from two different sites, with an employee taking care of one site. The standard definition would classify this woman as having two enterprises; however, if she were asked about her sales receipts and net revenue she would not be able to specify it by enterprise since she manages the inputs and sales revenue as if it is one enterprise. Therefore, it is recommended that the assessment not try to artificially separate such an activity as two enterprises if the respondent classifies it as one.

## **H. Descriptive Information from Baseline Survey**

To meet USAID/Uganda's desire for information of immediate utility from the baseline survey, it was designed to provide descriptive information on a) characteristics of clients, their households and enterprises vis a vis non-clients, their households and enterprises, b) use of loans, and c) linkages with the agricultural sector. The baseline survey is expected to provide descriptive information on the socioeconomic level of clients. This will be indicated by a) living conditions, b) ownership of agricultural land, houses and other property, c) ownership of key household assets, and d) uses of enterprise income to determine ways the household relies on that income. Information will be collected on the use of the last loan: on what it was spent, if spent on an enterprise owned by the respondent, and the amounts spent on the largest categories. In regards to the largest expenditure category, information will be available on what the respondent would have done if they had not received the loan. In addition, information will be available on the decision making pattern related to use of the loan and on the loci of provision of funds for loan repayment (i.e. others who provided funds to assist the client with funds for repayment installments). Moreover, specific questions on the source of funds to meet educational expenditures, household assets and enterprise assets should yield additional information use of current and past loans.

The baseline survey will provide information on the extent programs to those individuals and households engaged in agricultural sector activities. It will collect information on a) crops grown and sold by the respondent and respondent's household, b) livestock owned by the respondent and respondent's household, c) expenditures on labor and crop inputs by the respondent, d) and whether the respondent's sell crops, livestock or livestock products produced by them or their households, and e) the amount of land owned/controlled by the household as well as land rented in and land used but belonging to someone else. In addition, information will be gathered to determine if the main inputs (main in terms of amount of money spent) are obtained in rural markets or directly from farmers, on farm. Finally, information will be gathered on transfers, assistance and remittances to rural areas in the last month and the last three months, to document support to rural dwellers by microentrepreneurs in urban as well as rural areas.

Furthermore, descriptive information will be available on the positive and negative effects ownership of a microenterprise has on household relations. It is expected that this open-ended question will yield testimonies of the effects of microenterprise program services upon social relations in the household.

## IV. SAMPLING PLAN

### A. Introduction

The purpose of this sampling plan is to provide and detail sampling methodology which will allow optimal analytical capability given the objectives of USAID/Kampala and practical considerations. A major objective of USAID/Kampala is that the impact study be as representative as possible across geographical areas and across lending programs. Of necessity, this sampling plan thus reflects trade-offs that have been made in order to achieve this greater representativeness.

The impact assessment design is based on studies in three geographical regions and for three "best practice" lending programs. While this diversity somewhat diminishes the statistical power in some situations, it increases the likelihood of providing comparative empirical evidence on location-specific and program service-specific issues.

The sampling plan uses sample sizes that will allow for the attainment of statistically significant results in many types of disaggregated analyses if warranted. These sample sizes will also contribute to the validity of the descriptive statistics provided in the study. The sample sizes have been adjusted for anticipated loss in this longitudinal study due to movement and mortality.

The sampling methodology uses random stratified sampling of all client populations and either random sampling or clustered variants of random sampling for non-client comparison groups. This maintains a high degree of power for the statistical analyses which will be employed, given the constraints of the sampling frame. Practical problems of survey implementation impose certain restrictions on the population to be used for sampling.

### B. Sampling Frame and Key Considerations

#### SAMPLE DESIGN

Metropolitan		Urban				Rural	
Program A		Program A		Program B		Program C	
Client	Comparison	Client	Comparison	Client	Comparison	Client	Comparison
N=180	N=180	N=180	N=240*	N=180	N=240*	N=180	N=180

\* Comparison Groups for Programs A & B in the Urban Category are identical.

#### Geographical Considerations:

In order to achieve the highest level of possible geographical representativeness, given the practical constraints of this study, locational diversity was sought among study locations within Uganda. Further diversity was sought along the rural-urban-metropolitan continuum.

Uganda has a highly differentiated geography. One generality is that a wetter, more fertile southern part of the country graduates to a drier, less fertile north. With this gradation comes associated gradations in dominant economies and population density. Within this generalized landscape, there are many local variants.

At the time of this survey, there is minimal microenterprise finance activity in the northern part of the country, much of which is still insecure. The middle section of the country is beginning to see new microenterprise lending activity, but the programs are still relatively new. It was thus decided to focus on a tier of the country where there are established programs and a large client base. To increase the geographical diversity, it was decided to include areas in the east (Mbale), central (Kampala) and western (Masaka) parts of this tier.

A further geographical consideration is to insure representativeness along the rural-urban-metropolitan continuum. It is likely that microenterprise impacts will vary along this continuum, as clients have differential access to economic opportunities based on this locational component. Thus the three study sites selected reflect a desire to study the spectrum of rural to metropolitan locations. Kampala was chosen as the metropolitan representative. Masaka, an intermediate size city, was chosen as the urban representative. And Mbale District was chosen to survey rural representative clients.

It is acknowledged that not all geographical considerations can be included in a limited survey, but an effort has been made in this sample design to be as representative as possible, given practical constraints.

#### Program Considerations:

There are approximately 80 microenterprise financial institutions (MFIs) operating in Uganda. It is neither feasible nor desirable to study them all. Many of these MFIs are small and newly established. Indeed, the most established MFIs have only been operating during the 1990s. This study will focus on MFIs which employ "best practices," which have an established record of microenterprise lending, and which have a sufficient client base and geographical representation to meet the objectives of the sampling design. This limits the number of potential MFI programs considerably.

Consultations with USAID/Kampala staff, the WID Fellow, and an expert from PRESTO provided information on the universe of MFI programs and specifics on those that could be considered to be operating at or near "best practices" level. This reduced the number of potential programs for the study to less than ten. The number of these programs that were very new and thus had at least a minimal track record or were highly geographically limited reduced the desirable program base further.

Based on these consultations, USAID/Kampala and MSI agreed on including three programs in the study: PRIDE-Africa, the Foundation for International Community Assistance (FINCA), and the Foundation for Credit and Community Assistance (FOCCAS). PRIDE-Africa will be surveyed in Masaka, FINCA will be surveyed in Masaka and Greater Kampala, and FOCCAS will be surveyed in rural Mbale.



The three programs included in the study share certain similarities:

- a) they are judged as operating at or very near the level of "best practices";
- b) they use the "village bank" model which loans to individuals through groups which give a "group guarantee";
- c) savings are a mandatory component of the credit program;
- d) they have similar loan durations (4-6 months);
- e) they charge similar interest rates (typically a "flat rate" on the loan of 3% per month);
- f) there is group accountability through elected officials;
- g) their initial focus is on small loans; and
- h) all have a reasonable repayment record.

It must be noted, however, that these programs do vary according to services offered and requirements of clients. These variances may reduce the statistical power of pooled analyses, although this drawback may be somewhat ameliorated by other analyses involving comparison groups. Further, an explicit trade-off was made to increase geographical and program representativeness at the cost of some statistical power, thus allowing for greater comparative analysis and comprehensiveness of the results.

These program differences include:

- a) maximum loan amount varies;
- b) women are targeted almost exclusively by two of the three groups, the other (PRIDE-Africa) targets both sexes;
- c) savings requirements and credit/savings relationships vary between groups, especially past the initial loan;
- d) one group has a specific social agenda (health and nutrition-FOCCAS), while the others are primarily financially-oriented;
- e) focus along the rural-metropolitan continuum varies; and,
- f) program inclusion and participation rules vary.

Sample Size Considerations:

The sampling plan has selected sampling sizes which will allow disaggregated analyses by up to two sectors within groups that may yield statistical significance. Further, should the resulting analyses lack the achievement of statistical significance, the large sample sizes should increase the validity of interpretation of the descriptive statistics resultant from the surveys.

A base sampling size of  $N=180$  was chosen. A rule of thumb is that  $n=30$  is the minimum sampling size upon which to base statistical significance. This sample size of  $N=180$  allows for a two sector disaggregation of any sampling group (which would require an  $N=120$  with equal group sizes). An  $N=180$  sampling size allows for both unequal sector group size and the likelihood that the sample size will be reduced in the subsequent longitudinal analysis due to movement and mortality.

In the Urban case study, two client groups will be sampled in the same setting. The same comparison group will be used for the two client groups, but, given that there are some differences between services provided and client target populations, the sample size of the comparison group has been increased to N=240.

## SAMPLE DESIGN INDICATING GEOGRAPHICAL AND PROGRAM CHOICES

### LOCATION/PROGRAM SPECIFIC SAMPLE DESIGN

Metropolitan <i>Kampala</i>		Urban <i>Masaka</i>				Rural <i>Mbale</i>	
Program A <i>FINCA</i>		Program A <i>FINCA</i>		Program B <i>PRIDE-Africa</i>		Program C <i>FOCCAS</i>	
Client	Compar- ison	Client	Compar- ison	Client	Compar- ison	Client	Compar- ison
N=180	N=180	N=180	N=240*	N=180	N=240*	N=180	N=180

\* Comparison Groups for Programs A & B in the Urban Category are identical.

### C. Sampling Methodology

#### Client Groups:

For all client groups, the methodology uses stratified random sampling from the selected sites. Stratified random sampling acknowledges that the lenders are aggregated into groups. Thus, rather than taking a pure random sample of the entire client population, a random sample of approximately the same size is taken *within* each group. This stratification technique increases the group representativeness of the sample with only the slightest 'cost' in terms of statistical power.

The samples were taken from the population of groups for which records were available which received loans in the most recent periods during the three months of August-October, 1997.

For both FINCA and FOCCAS, stratified random sampling (using a random number table) was conducted directly from the files of all groups receiving loans in the most recent periods. In the case of FOCCAS in rural Mbale, there were 29 groups with 6-7 clients and 3 alternates chosen randomly from each group to achieve an N=180 with 87 alternates available. For FINCA in Greater Kampala, there were 18 groups from each of which a random sample of 10 was taken with 4 alternates to achieve an N=180 with 72 alternates available. Maps to each of the FINCA Kampala group's meeting places were copied.

For FOCCAS in rural Mbale, a sample list with alternates was produced by group. The groups selected were all 29 groups who will receive a loan between September 1 and October 15. The list includes the name and location of the group, the name of the group's Credit Association President, and the name of FOCCAS's Organizational Representative. For each individual, the name, loan activity (type of enterprise), and previous loan amount are recorded.

Random sampling of PRIDE and FINCA groups in Masaka will be undertaken in October. Both of these groups are new in the area and it was determined to wait until more program participants were available in order to achieve the numbers required for sampling.

A printout of PRIDE's current Masaka clients was generated by PRIDE's Paul Mayanja Nviri, and this printout made it clear there would be no sampling problems from such a list in the near future. FINCA's group loan sheets for Masaka also will allow straightforward client sampling in the near future.

Instructions have been drafted for field supervisors and field enumerators which detail the precise methods to be used in identifying and approaching clients for the sample. If a client cannot be found on the first attempt, two call backs are required before an alternate client is chosen for the survey.

#### Non-Client Groups:

In all three sites, representatives from programs which are being included in the survey were consulted regarding appropriate comparison samples in their areas.

In Mbale, FOCCAS' Basil Wanzira estimates that their program's 'penetration' of participation of Mbale District rural women engaged in small businesses is less than 5% of the potential population. There are few other groups working in microenterprise finance in rural Mbale. Thus, selection of a comparison sample site was not influenced by the complication of significant segments of the non-client population being ruled ineligible due to participation in some microenterprise finance program.

Based on a study done by PRIDE of potential program participants within 5 kilometers of their office in Masaka town, PRIDE's projected penetration of the potential population through the end of the baseline survey (December, 1997) will be around 2%. Based on PRIDE's study, FINCA's penetration will be somewhat less than PRIDE's. There are only a few other microenterprise finance groups working in Masaka. Thus, again MFI penetration is not a critical issue in generating a non-client sample in Masaka.

Greater Kampala has a higher penetration by MFIs, but there still exists a substantial population of non-clients who do not participate in a program, according to Michael McCord of FINCA.

It should be noted, however, that MFI participation does tend to geographically cluster. It is expected that field enumerators may frequently have to screen more than one client before an appropriate non-client is found to survey.

For FINCA in Greater Kampala and PRIDE and FINCA in Masaka, the non-client population will be sampled using a matched "random walk" method. Using this method, after a client has been surveyed, the field enumerator walks a random (but specified) number of houses/establishments in a random (but specified) direction and screens that person for eligibility and willingness to participate in the survey. If that person is ineligible or unwilling, the field enumerator walks another random (but specified) interval and initiates the process again. This process iterates until

a successful interview is achieved. The random sequence selected is 6,2,5 and the random direction is right.

For Masaka, there will be overlap in the comparison groups between PRIDE and FINCA. Thus only 120 non-clients will be matched for each sample (PRIDE and FINCA), yielding a comparison group of N=240.

While this process does not yield a "pure" random sample [it is not an EPSEM--an "equal probability of selection method"], it is the most reliable and pragmatic random sampling procedure possible given that:

- a) there are no existing lists of potential non-clients, and generating such a list would be unrealistic given budget and time constraints; and
- b) good maps showing the extent of microenterprise activity are not available, nor could they be accurately and practically generated (especially given the degree to which some microenterprise is home-based).

Instructions for field implementation of the random walk method of non-client sampling have been provided.

For Mbale, the sampling strategy was to use a Clustered Stratified Systematic Unaligned Random Sample of rural participants. See B.J.L. Berry and A.M. Baker, "Geographic Sampling," in SPATIAL ANALYSIS edited by B.J.L. Berry and D.F. Marble, Prentice Hall, 1968 for full details of this technique. The choice of this spatial sampling technique is especially useful in rural areas since it "combines the advantages of randomization and stratification with the useful aspects of systematic samples, while avoiding the possibilities of bias because of the presence of periodicities" (ibid, p. 93).

This technique requires classifying a geographical area into eligible and non-eligible areas. For Mbale, after discussion with Basil Wanzira of FOCCAS, ineligible areas include Mbale town because it is urban not rural, the forests of Mount Elgon, swamplands, and the lowlands west of Mbale where the program does not operate.

For Mbale, topographic maps at the 1:50,000 scale were acquired and reproduced for the client areas of FOCCAS in Mbale District. A copy of the maps was given to FOCCAS for their own use. Six-randomly selected quadrants were selected using a geographical grid. The cardinal orientation (N,S,E,W) was also randomly selected and a 15 square kilometer grid was generated with quadrant cells of one kilometer square as geographical units for sampling. The density of an average grid cell is estimated to be approximately 70 households.

Two sets of random numbers were assigned to each grid along the axes of the 3X5 quadrant. These random numbers were generated for each of the six geographical clusters, and the stratified systematic unaligned sampling method was applied, generating 30 geographical control points per cluster for a total of N=180. This process yields a desirable sample.

Instruction for operationalizing this sample are provided. Field enumerators must walk to the control point and begin the survey process at the nearest household.

## **V. NEXT STAGES**

### **A. Baseline Assessment**

#### Preparatory Work:

A preliminary draft questionnaire was pre-tested in greater Kampala. Based on the results and further discussions, it was revised for pilot testing. The pilot tests were designed to take place in Mbale, Kampala and the Masaka area among clients and non-clients. The test sites were geographically apart from the sites of the assessment sample population.

While the pilot test was planned for 18 microentrepreneurs, however, due to difficulties encountered in Masaka, less than the scheduled number of 6 were conducted. The results of the pilot tests were discussed by the research firm with USAID and the AIMS consultant. The pilot test sought to answer the following questions:

- (1) Where the questions clear, easily understood, and specific? Did respondents frequently ask for clarification of any questions?
- (2) Were the response choices appropriate and comprehensive? Did respondents offer a number of “other” responses to any list of choices?
- (3) How much effort was required to answer? Was the respondent able and willing to answer all the questions? Did the respondent lose interest in a question or a set of questions?
- (4) What questions were enumerators having trouble with?
- (5) Were there unnecessary biases due to the nature of the introduction and format of the questions?
- (6) Was the sequencing of the questions optimal and were there smooth transitions between questions?
- (7) How much time did the interview take? How much time did each section take?
- (8) Was there variance in the answers to the questions? Were there rare events?

As a result of the pre-tests and pilot tests, additional refinement and modifications were made to the questionnaire. To the extent feasible an attempt was made for the rural questionnaire for FOCCAS clients to parallel the urban questionnaire. This was done to aid data manipulation and aggregation.

The draft enumerator’s instruction manual developed by the AIMS consultant will be finalized by the Ugandan contractor. In addition, the final questionnaires will be translated into the local languages and then the rural questionnaire back-translated. The questionnaires were then typed in the local languages.

The Ugandan firm provided field supervisors and recruited enumerators. The training plan included mock interviews and field experience.

### Implementation:

After finalization of the questionnaires, the AIMS consultants shall prepare an initial tabulation and analysis plan. The Ugandan contractor will be responsible for data collection, processing and analysis. Guidance will be provided by the AIMS consultants largely through virtual space. An AIMS specialist will work with the local contractor to review data entry, cleaning and tabulation and analysis plans. This work will involve up to 12 days in Uganda.

It is suggested that the final report include sections which provide a description of the programs studied and the local economic context of the study sites. The survey findings shall be presented in simple tables which shall be specified in the data entry and analysis plan.

A copy of the cleaned data and explanations on data cleaning shall be submitted to the AIMS consultants. AIMS shall review the cleaned data.

### The Baseline Report:

USAID and AIMS have agreed on a draft outline of the baseline report and writing responsibilities. AIMS shall take the lead and be responsible for writing up the findings and conclusions of the survey data. A draft outline for this section will be developed by AIMS, discussed with USAID and then finalized. USAID and AIMS will be in communication about suggestions for modifications in the draft outline presented below.

## FINAL REPORT

### TABLE OF CONTENTS

	<u>Who Responsible</u>
EXECUTIVE SUMMARY	MSI
I. Introduction (Objectives and Purpose)	MSI
II. Macroeconomic Context	MISR
III. Local Economic Context of Study Sites	MISR
A. Kampala	
B. Masaka	
C. Mbale	
IV. Microfinance Program Services and Delivery Methods	Kathleen
A. FINCA	
B. PRIDE	
C. FOCCAS	
V. Methodology (There should probably be a short write-up in the body of the report with detail provided as an annex.)	
A. Sampling	MSI(GGaile)
B. Questionnaire Design	MSI(Barnes)
C. Data Collection	MISR/Kathleen
D. Data Coding and Cleaning	MSI(Gaile)/MISR (Richard)
VI. Findings and Conclusions	MSI (utilizing MISR as appropriate)
This section will, of course, have many subsections. Among them will be an Agricultural Linkages section.	
VII. Lessons Learned	MSI/MISR/Kathleen
VIII. Follow-up Assessment	MSI/MISR/Kathleen
(Including clear instructions to the future team. Also including specific recommendations.)	
ANNEXES	
1. Research Plan	MSI
2. Questionnaires	MSI
3. Enumerator's Instruction Manual	MSI

## Handover of Documentation to USAID:

Since the 1997 survey will be followed- up later on the same respondents, it is extremely important that USAID has all of the documentation necessary for conducting the follow-up study. The documentation should include:

- a) all completed forms with client control information obtained from program files; all screening and initial interview forms; a list of all persons in the sample, with their addresses, any specific directions regarding location as used by the survey team, the main enterprise sector of each, and their household identification number; maps with the location of each sample marked; notes on any deviations from the procedures specified to identify the comparison sample; written documentation on the 10% follow-ups by supervisors.
- b) a disk and hard copy of the final questionnaire in English and the local languages, and of the enumerator's instruction manual; a list of all enumerators and field supervisors (names and addresses); and all questionnaires administered, with any comments written in local language translated into English adjacent to the entry.
- c) a word processing document on data cleaning that i) names each of the tables, ii) describes the contents of each table, iii) matches the column headings to both a name for the variable and its specific location on the questionnaire, iv) shows a list of household identification numbers corresponding to the names of the respondents, v) defines units of measurement, and vi) describes changes that were made to the data during the cleaning process, and
- d) computer disks with raw data and cleaned data sets.

## **B. Second Round of the Assessment**

The second round of the assessment should be done two years after the first round. The survey should be conducted in the same months in 1999, in order to control for seasonal variations. In addition to the survey, information should be gathered on each client from the microfinance program files and on the loan history of the group to which the client belongs in order to document any extraordinary expenditures and problems with repayment. The baseline report should include any specific recommendations.

In addition to the survey work, it is strongly recommended that focus group interviews and a series of in-depth interviews with clients be conducted. This qualitative work should focus on a) why clients join and stay in the programs, b) clients' perceptions of benefits from the program, and c) financial returns to common investments. It is suggested that this be done after the second round of survey work is completed and it cover clients from the sample. An option would be to conduct the qualitative, in-depth work in the interim year on clients who would then be withdrawn from the survey. This complementary work is considered extremely important since real effective interest rates of the microfinance programs tend to average about 72 percent per annum. This raises several potentially significant questions, such as : What are the returns to investments made



with the loan funds? Do the loans serve to smooth consumption? Why do people continue to borrow funds loaned at a flat rate of 3% per month?

The survey data from the second round will be compared with the baseline information. The data will permit analysis of the net difference in key impact variables between clients and non-clients. Also, differences in key impact variables can be compared for the short term and long term clients: that is, some clients are expected to not continue in the program, while others will remain over numerous loan cycles.

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- Snodgrass, Donald. 1996. The Economic, Policy and Regulatory Environment. AIMS Paper. Washington, D. C.: Management Systems International.

## **ANNEX B**

### **ASSESSMENT OF MICROENTREPRENEURS IN UGANDA - RURAL QUESTIONNAIRE**

**STRICTLY CONFIDENTIAL**

HOUSEHOLD NUMBER \_\_\_\_\_

**ASSESSMENT OF MICROENTREPRENEURS IN UGANDA  
RURAL QUESTIONNAIRE**

Name of respondent: \_\_\_\_\_ Interview Date: \_\_\_\_\_

Location: Masaka/ Kampala/ Mbale Place of Interview: residence/Business/other specify: \_\_\_\_\_

HH Address: \_\_\_\_\_ Start time: \_\_\_\_\_ End Time: \_\_\_\_\_

Local council I area: \_\_\_\_\_

Village: \_\_\_\_\_ Name of Interviewer: \_\_\_\_\_

Parish: \_\_\_\_\_ Name of Team Leader: \_\_\_\_\_ Date Reviewed: \_\_\_\_\_

Subcounty: \_\_\_\_\_ Name of Data Entry Person \_\_\_\_\_ Date Entered: \_\_\_\_\_

Enterprise Address (If Different from HH)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**INTRODUCTION:** I am one of a team of investigators from Makerere University, working on behalf of USAID, visiting people engaged in microenterprises. The purpose of this visit is to better understand the lives and income generating activities of those who work for themselves. This research is being undertaken in the districts of Masaka, Kampala and Mbale. The results will be used to inform policy makers and development planners in the country with practical facts about the households and enterprises of those who work for themselves. I will be asking you questions related to your household and your business enterprises(s). Do not feel shy, or compelled to reply to something you do not know. Your individual answers will be kept strictly confidential. Only the team conducting the study will see the answers which you provide. Your answers will be combined anonymously with all the others we talk with to form a report.

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RELATIONSHIP	MARITAL STATUS CODES	CURRENT MAIN ACTIVITY	EXTENT OF PRESENCE IN HOUSEHOLD
1 = Daughter/son 2 = Grandchild 3 = Respondent's mother/father 4 = Spouse's mother/father 5 = Child of spouse 6 = Other relatives of respondent 7 = Other relatives of spouse 8 = Domestic worker 9 = (Other specify)	1 = Married/partner/monogamous 2 = Married/polygamous 3 = Divorced/separated 4 = Single/never married 5 = Widowed	1 = student 2 = salaried/wage employment 3 = casual /part-time work outside HH 4 = self employment- employer or own account worker (Not HH farming) 5 = assists in HH business(NOT AN OWNER OF THE BUSINESS) 6 = farming 7 = ill/disabled — no work 8 = unemployed/retired 9 = other specify	1 = Regularly present 2 = School holidays (boarding outside) 3 = Short term absences (resides in HH at least 20 days per month) 4 = Other, SPECIFY number days per week resides in HH 5 = other, SPECIFY number months the past 12 months resides in HH 6 = other, SPECIFY

2. Define for Respondent the Definition You Use of the Term Household: Those Who Regularly Live and Eat with You

A FIRST NAME	B RELATION- SHIP (CODE)	C GENDER <i>1=male 2=female</i>	D AGE ( <i>last birthday; or record year born</i> )	E MARITAL STATUS (CODE)	F Highest level of Education Completed	G If 15+ years ( <i>born 1982 or before</i> ) Current main Activity (CODE)	H. IF AGE 5-24 ASK, IF CURRENTLY ENROLLED IN SCHOOL/COLLEGE/			I EXTENT OF PRESENCE IN HH
							H1 Level enrolled in <i>0= Not enrolled</i>	H2 How much did you pay to send this child to school last term?	H3 Were the educational expenditures for this person paid by non-household member? <i>TICK IF YES</i>	
1. respondent										
2. (Spouse/ partner)										
3.										
4.										
5.										
6.										
7.										
8.										
9.										
10.										
11.										
12.										
13.										
14.										

3. In reference to all school going children, but excluding those we talked about whose expenses were paid by someone else, what were the two main sources of funds this household spent on educational fees last term?

A. Source (CIRCLE UP TO TWO)	B. (CIRCLE UP TO TWO)
1. Savings/earnings from enterprise	Whose? 1= Respondent 2=spouse 3=other, SPECIFY _____
2. Salary/wages	Whose? 1= Respondent 2=spouse 3=Other, SPECIFY _____
3. Sold crops / livestock	Whose? 1= Respondent 2=spouse 3=Co-owned by HH members 4= Other, SPECIFY _____
4. Sold labor	Who? 1= Respondent 2=spouse 3=other, SPECIFY _____
5. Loan SPECIFY source	Who received? 1= Respondent 2=spouse 3=other, SPECIFY _____
6. Borrowed money	Who received? 1= Respondent 2=spouse 3=other, SPECIFY _____
7. Remittances, transfers	Who received? 1= Respondent 2=spouse 3=HH 4=other, SPECIFY _____
8. Other specify	

4. RESIDENCE AND HH PROPERTY

A. (SKIP TO B IF SOLE ADULT IN HH) Among those who live & eat with you, who makes the major decisions?  1 = Respondent 2 = Respondent's spouse/partner 3 = Respondent's father 4 = Respondent's father-in-law 5 = Respondent's mother 6 = respondent & spouse jointly 7 = other, SPECIFY relationship to respondent	B. Type of dwelling of your residential & eating group,  1 = in business/shop(SKIP to D) 2 = rooms attached to business/shop 3 = rental unit(dwelling only) 4 = house(not on agricultural land) 5 = house on agric land 6 = sharing house or flat 7 = other, SPECIFY	C. Total number of rooms used by HH for living (not including rooms rented out)

D. Type of roof 1 = thatched 2 = iron sheets (mabati) 3 = tin 4 = tiles 5 = cement/concrete 6 = other	E. Type of walls 1 = mud & poles 2 = brick 3 = cement blocks/concrete 4 = mud with plaster 5 = other	F Main Source of water 1 = Piped outside on compound 2 = Piped in dwelling 3 = public tap 4 = neighbor's piped water 5 = well/springs 6 = river, lake, stream 7 = other

5.

Tenure Status of Living Premises	A Status (tick)	B Amount per month, <i>Sh</i>
1. Owned		
2. Paying for in installments		
3. Rent (not subsidized)		
4. Free		
5. Other, specify		

**ASK C TO THOSE WHO LIVE IN ROOMS ATTACHED TO SHOP; FOR ALL OTHERS SKIP TO QUESTION 6.**

C. Does your answer cover payment for both shop and rooms? 1 = Yes 2 = No

6. Does any member of your household own/control:

A. Rental Units 1 = Yes 2 = No (SKIP to B)

A.1 Where? (CIRCLE, MULTIPLE CODE) 1 = Rural 2 = town/urban

B. Houses elsewhere 1 = Yes 2 = No (SKIP TO Question 7)

B.1 Where? (CIRCLE, MULTIPLE CODE) 1 = Rural 2 = town/urban

**Remittances, Transfers and Assistance:**

7. In the last three months did this household or anyone in it give money or items, such as food, to individuals/persons who do not regularly eat and live here? *Include assistance re funerals and school fees. Do not include e.g. payments to burial society*) First tell me about assistance given to those in rural areas, and then to those in towns and urban areas.

A 1 = Yes 2 = No (SKIP TO Question 8)



Remittances, transfers, assistance	B. FOR THE LAST 3 MONTHS	
	B.1 shillings CASH <i>(List Sh if convenient)</i>	B.2 IN-KIND SPECIFY CASH VALUE <i>Sh</i>
1. To those in rural areas (includes trading centres)	1.	
	1.2.	
	1.3.	
2. To those in towns or urban areas	2.1.	
	2.2.	

**Food Consumption:**

8.1 Thinking about food eaten in the household the last three days, (0 for not eaten at all)

	A. Greens, other Vegetables (sauce or separate)	B. Groundnuts, beans, peas, soya (any form)	C. sorghum, millet (any form)	D. Maize, matoke, Irish, Sweet Potatoes, rice (any form)	F. meat, chicken, fish	G. Milk	H Eggs	I. Fruit
1. on how many days did your household eat any of these items:								
2. Main source: (MULTIPLE CODES) 1 = purchased 2 = HH production 3 = transfers, gifts 4 = other, specify								

**8.2 Health and Nutrition**

A. In the past 12 months, did you try any new practices to improve the health or nutrition of children?

- 1 = Yes (go to Question B)
- 2 = No (go to Question D)
- 3 = Don't know (go to Question D)

B. From where did you learn these practices? (CIRCLE, Multiple responses)

- 1. hospital/health center
- 2. health worker in community
- 3. mobile campaign
- 4. traditional healer
- 5. HH member
- 6. Friend, neighbor
- 7. FOCCAS Credit Association
- 8. Radio
- 9. other, SPECIFY \_\_\_\_\_
- 10. don't know/don't remember

C. What new health or nutrition practice did you try? (CIRCLE, MULTIPLE RESPONSES)

- 1. Breastfeeding practices (give colostrum, exclusively breast for about 6 months, don't use bottles, breast feed for 2 years, etc.)
- 2. Child feeding practices (to give specific, nutritious foods, feed children more often, feed children more at each meal, when to first introduce foods and best complementary foods)
- 3. Practices to prevent/treat diarrhea (give more liquids or ORS, continue to feed, seek professional help if severe, food and personal hygiene to prevent)
- 4. Immunizations (for children and/or mothers)
- 5. Family Planning practices
- 6. Prenatal care practices
- 7. AIDS prevention
- 8. Malaria prevention
- 9. other (SPECIFY) \_\_\_\_\_

D. In the past 12 months, did you advise a friend or non-household member about good health or nutrition practices?

- 1 = Yes
- 2 = No
- 3 = Don't Know



**9. Assets**

What fixed assets have been individually or co-purchased by you in the past 12 months? *(Include items such as sufurias, bedsheets, furniture, fixed assets for farm, fixed assets for enterprises owned by OTHER household members, land, buildings, and women’s traditional dress. Do not include livestock and fixed assets of your enterprises - we will discuss these later).* .

A Item	B Purchase Price (Sh)	C If not paid in full, Amount Owed (Sh)	D Main Source of funds 1 = Savings/earnings 2 = borrowed 3 = Loan SPECIFY 4 = transfer/remittance 5 = other SPECIFY	E <b>DO LAST</b> Which of these are owned by you? <i>(COULD TAKE AWAY OR RETAIN IF HH BROKE UP)</i> <i>TICK THE ONES OWNED BY RESPONDENT</i>
1.				
2.				
3.				
4.				
5.				
6.				

10. Now I would like to know about other assets owned by you and members of the household. Do not include the items you just told me about

10.1 **(READ)** *(IF MORE THAN ONE OWNED, FOR D GIVE MULTIPLE ANSWERS)*

A. Items in Household: Not predominately Business Assets	B 1 =Yes 2 = No	C Number of Items	D Is it currently in working order? 1= Yes 2= No 3= Don’t Know
1. Mattress(es)			
2. Hurricane lamps			
3. Radio, radio cassette/cassette			
4. Stove (paraffin/gas); electric hot plate			
5. Charcoal stove			

10.2 Does any member of this household own a means of transport, including bicycle? *(IF OWNS MORE THAN ONE, IN E MULTIPLE ANSWERS)*

A. 1 = Yes 2 = No (SKIP to Question 11 )

*(DO NOT READ, JUST ASK WHAT) (IF MORE THAN ONE OWNED, FOR D GIVE MULTIPLE ANSWERS)*

B. What item?	C. TICK IF MENTIONED	D. Number	E. Is it currently in working order? 1 = Yes 2 = No 3 = Don't Know
8. Bicycle (not child's)			
9. Motorbike, motorcycle			
10. Car, pickup			
11. Lorry, 4 WD,			

**Cultivable Land**

11. Now I would like to talk about all cultivatable land that is owned/controlled (including that in fallow), rented out and rented in, or used by your household, or any member in it.

A. Does the household or any of its members have such land? 1 = Yes 2 = No (SKIP TO Question 14)

I would like you to estimate the acres of:

B. Land owned/controlled by HH		C. Land rented in and used for crops	D. Parent's land used for crops	E. Other, specify
1. Total owned/controlled by HH (including that rented and lent out; not land rented in or belonging to another HH)	2. Rented out and lent out			

12.1 Crops of respondent: I would like you to tell me about crops you individually own or co-own that were grown the last 12 months.

A. Main crops grown by respondent (including permanent crops)	B. Ownership form 1 = individual owner 2 = co-owner	C. Was any of this crop sold? 1 = Yes 2 = No	D. For any crops you sold, who usually decides on what to do with the money? 1 = Respondent only 2 = Respondent with other HH member, SPECIFY 3 = Other HH member 4 = Other, SPECIFY
1.			
2.			

A. Main crops grown by respondent (including permanent crops)	B. Ownership form 1 = individual owner 2 = co-owner	C. Was any of this crop sold? 1 = Yes 2 = No	D. For any crops you sold, who usually decides on what to do with the money? 1 = Respondent only 2 = Respondent with other HH member, SPECIFY 3 = Other HH member 4 = Other, SPECIFY
3.			
4.			
5.			
6.			
7.			
8.			

- 12.2. A. In the last three months, have you purchased **with your money** any inputs or paid labor to help you on the crops which you individually own or co-own?  
1 = Yes 2 = No (SKIP TO Question 14 )

B. What? (DO NOT READ)

What Item	Tick if mentioned	Amount spent (shillings)
1. Seeds		
2. Labour		
3. Fertilizer		
4.		
5.		
6.		

13. What crops were grown (including permanent crops) the last 12 months by other members of this household , which are not individually or jointly owned by you?

A = No other crops grown (SKIP to Question 14)

B. Main crops grown by household members the last 12 months, including permanent crops	C. Was any of this sold? 1 = Yes 2 = No
1.	
2.	

B. Main crops grown by household members the last 12 months, including permanent crops	C. Was any of this sold? 1 = Yes 2 = No
3.	
4.	
5.	
6.	
7.	
8.	
9.	

14. Do you or any person who lives and eats regularly with you own any livestock? (PROBE)

A. 1 = Yes 2 = No (SKIP to Question 15)

B. Livestock	C. How many currently individually owned by respondent?	D. How many currently co-owned by respondent?	E. How many currently owned by others in the HH, (DO NOT INCLUDE THOSE INCLUDED IN D)?	F. Were any animals sold in the last 12 months? (Including types not currently owned) 1=Yes 2=No
1. Dairy cattle (crossed/exotic)				
2. Ploughing animals				
3. Other cattle				
4. Sheep/goats				
5. Poultry				
7. Rabbits				
8. Pigs				
9. Other SPECIFY				

**Sources of HH Income**

15.1 We have talked about crops and livestock sales during the last 12 months. Now I would like to ask about other sources of cash income for you and those who normally live and eat with you. First please tell me about enterprises owned by members of this household group. (IF INCOME FROM RENTAL PROPERTIES, COVER IN # 8) (PROBE)

A. Businesses/enterprises, ( include on-farm activities which generate a cash flow on a regular basis, that is weekly or bi-weekly such as brewing, eggs, milk, and non-farm income generating activities) (Do not list crops and livestock from HH that were sold and covered previously, unless these are part of an enterprise- not the only activity)	B. Ownership pattern 1 = respondent individually 2 = respondent co-owned with other HH member(s) 3 = respondent co-owned with non-HH members 4 = spouse/partner 5 = other HH member 6 = other, SPECIFY	C. <b>DO LAST</b> Ranking of contribution to total household cash income for the last 12 months (Rank top 5- AMONG LINES 1-12)
1		
2.		
3		
4		
5		

15.2 Did any one in your eating and dwelling unit earn income from any of these sources the last 12 months? (**READ,** )

A. Sources of Cash Income	Tick if Yes	B. Who earned (Multiple codes) 1 = Respondent 2 = spouse/partner 3 = Other HH member 4 = HH 5 = other specify	C. (CONTINUED FROM ABOVE)
6. Casual or part-time work			
7. Wage or salaried			
8. Rental income (all types of			
9. Transfers,, gifts, TASO, other Assistance (not school fees)			
10. Other-SPECIFY			

**SUMMARIZE WITH RESPONDENT ALL SOURCES MENTIONED, INCLUDING FROM QTS 12.1, 13 & 14. THEN READ:** Thinking about all of your household's sources of income the past 12 months, please tell me the five which contributed the most to total household cash income. (Gross income, not taking into account costs.) Include total income from crops (as a total group) and from livestock sales which were not part of an enterprise activity. Think of all crop sales that were not part of an enterprise as one group, and all livestock sales that were not part of an enterprise activity as one group.



Source		continue ranking
11. Crops		
12. Livestock		

16.1 In the last six months have you (respondent) received any loans or borrowed money for any of your enterprises or other income generating activities? (NOT INCLUDE CREDIT FROM TRADERS/SUPPLIES) DO NOT READ; MULTIPLE RESPONSES

A. 1 = Yes      2 = No (SKIP to Question 20)

B Source <i>DO NOT READ</i>	C Tick source	D Amount acquired, <i>Sh (if more than once, the most recent)</i>	E Was interest charged? 1 = yes 2 =No	F If interest charged, total amount had to be repaid DK	G. If had fixed due date 1 = Yes 2 = No (SKIP )	H Length/ term ( <i>if more than one, most recent</i> )
1. Coop/Centenary/Other Bank						
2. UWESO/ FAULU/ UGAFODE/ UWFT/ OTHER NGO						
3. FINCA/PRIDE/FOCCAS						
4. Extend Family, Household Members						
5. Friends, Other individuals						
6. Other, SPECIFY						

- 16.2 SKIP TO QT 16.3 IF DID NOT RECEIVE LOAN FROM # 3 ABOVE,  
 A. Have you gotten loans from this source previously? 1 = Yes 2 = No (SKIP TO Question 16.3)  
 B. How many loans have you received previously from this source? \_\_\_\_\_  
 C. Please tell me the amount received for each previous loan: \_\_\_\_\_

16.3 IF # 3 IN QT 16.1 , ASK: How were the latest, most recent loan funds spent? (DO NOT READ)  
 FOR ANY OTHERS , ASK: How was the largest loan or amount borrowed spent? (DO NOT READ)

A.	B. Tick if loan used in this category	C. Which enterprise SPECIFY	D. Whose 1=resp indiv 2=resp co- owner 3= other SPECIFY	E. DO LAST Amount spent (for the 2 biggest categories)
1. Enterprise Activity				
2. Animal husbandry, livestock				
3. Agricultural seeds, tools, labor, other crop inputs				
4. Food for HH				4.
5. School expenditures for HH members				5.
6. Medical care for HH members				6.
7. Savings				7.
8. Debts, saved for loan payment				8.
9. Obligations/assistance to non-HH				9.
10. Other: SPECIFY				10.
11. Other: SPECIFY				11.

SKIP TO Question 20 IF BORROWED MONEY (ANSWER TO QT 16.1 WAS #4-5 and no interest and no fixed due date)

17. Thinking about the largest expenditure that was made with the loan funds, what would you (or your household) have done if you had not obtained the loan?

1 = Borrowed money or gotten a loan from elsewhere SPECIFY \_\_\_\_\_

2 = delayed in making these expenditures

3 = Used savings

4 = Continued as was doing

5 = Other, specify \_\_\_\_\_

18.

<p>A. Who decided about the actual use of the funds? (CIRCLE)</p> <p>1 = I made the decision by myself.</p> <p>2 = I talked it over with others in my household</p> <p>3 = It was a joint decision made by me and one or more HH members</p> <p>4 = other HH member decided</p> <p>5 = credit group assisted me to decide</p> <p>6 = other, SPECIFY</p>	<p>B. IF 2-4, relationship of other household members to the respondent (CIRCLE, MULTIPLE RESPONSES)</p> <p>1 = spouse/partner</p> <p>2 = son</p> <p>3 = father/father-in-law</p> <p>4 = daughter</p> <p>5 = other, SPECIFY</p>
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19.

<p>A. Who has been providing the money for the loan payments? (CIRCLE)</p> <p>1 = Only me</p> <p>2 = I do but a few times another member of the household has assisted</p> <p>3 = Both me and at least one other member of the household usually provide the funds.</p> <p>4 = I do but group members have assisted me a few times</p> <p>5 = Another household member</p> <p>6 = Other, specify _____</p>	<p>B. Two main sources of money from respondent or HH member (CIRCLE NO MORE THAN TWO)</p> <p>1= respondent's enterprise(s)</p> <p>2= other HH member's enterprises, wages, sold labor</p> <p>3= respondent's crop/livestock sales</p> <p>4= other HH member's crop/livestock sales</p> <p>5=transfers. remittances</p> <p>6= other SPECIFY</p>
--	---

20. Do you (respondent) save in any of these ways? (READ)

A. Type of savings	B. 1 = Yes 2 = No	C. Current amount
1. Post office savings		
2. Individual bank savings account		
3. A. Credit savings group: mandatory payments, loan insurance fund		
B. Credit savings group: voluntary savings		
4. Other, SPECIFY		

21. Now I would like to ask you about major unanticipated events that may have occurred within your household in the last 24 months that had financial repercussions on your household. Did you have such events?  
 A.1 = Yes B.2 = No (SKIP TO Question 22)

<p>B. What happened? (MULTIPLE RESPONSES)</p> <p>1 = New individuals joined household due to deaths</p> <p>2 = Loss of a job, wage income; closure of HH business</p> <p>3 = Business losses due to fire/theft (not of crops/ livestock on farm)</p> <p>4 = Serious illness; medical expenses of HH member</p> <p>5 = Need to repay debts</p> <p>6 = Drought causing low or no crop output</p> <p>7 = Crop losses(non-drought); livestock losses including losses due to theft</p> <p>8 = Death/funeral of household member</p> <p>9 = Financial obligations to non-HH member</p> <p>10 = Other: specify</p>	<p>C.</p> <p>Which one of these events was the most financially damaging?  <i>(USE CODE FROM B)</i>  <i>(If a package of related events, and respondent cannot say which One was the most financially damaging, code the one which had the most lasting repercussions)</i></p>	<p>D.</p> <p>When did this <i>(damaging)</i> event occur?   <i>GIVE YEAR</i></p>

D. When this *(damaging)* occurred, how were financial demands met then and afterwards?  
 (MULTIPLE RESPONSES : CIRCLE ALL THAT APPLY)

- 1 = used earnings/regular income (handled within existing income)
- 2 = used money from savings account
- 3 = transfers, remittances, gifts
- 4 = borrowed; took a loan SPECIFY SOURCE \_\_\_\_\_
- 5 = worked more hours
- 6 = did not replace stock or inventory of enterprise
- 7 = HH member took up a new income earning activity, sold labor
- 8 = delayed on payments for debts/loans/school fees/other financial obligations
- 9 = reduced expenditures on food/health
- 10 = rented out HH assets SPECIFY which and number \_\_\_\_\_
- 11 = sold HH assets SPECIFY which and number \_\_\_\_\_
- 12 = other, specify \_\_\_\_\_

**YOUR ENTERPRISES- (SELF-EMPLOYMENT)**

22. Please tell me all enterprises owned by you that operated the last 12 months: *(DO A AND B, THEN ASK IF ANY OPERATE IN SAME TIME AND SPACE - THESE SHOULD BE CLASSIFIED AS ONE ENTERPRISE; IF ANY OF THEM OPERATE IN MORE THAN ONE PLACE BUT USE THE SAME STOCK, CLASSIFY AS ONE).*

A. Description of enterprise	B. Ownership Pattern 1 = respondent-individually owned 2 = respondent co-owned w/spouse 3 =respondent co-owned w/other HH member(s) 4 =respondent co-owned w/non-HH Member 5 = other specify	C. Those which operate at same time and space <i>(SPACE MEANS MAIN SALES SITE OR BASE)</i> <i>USE ROW NUMBERS FROM COLA; THESE SHOULD BE CONSIDERED AS ONE ENTERPRISE(SUMMARIZE FOR RESPONDENT)</i>	D. <i>(DOES THIS INCLUDE AN ACTIVITY THAT GENERATES CASH ON A REGULAR BASIS)</i> 1 = yes 2 = no	E. ASK Was the enterprise open the last 2 months for business	F. <b>DO LAST</b> Which generated the most profit the last 2 months? (Rank)
1. Those that generate cash on a regular basis, that is weekly or bi-weekly		1.			
1.1					
1.2		2.			
1.3					
1.4		3			
2. Other enterprises					
2.1		4.			
2.2		5.			
2.3		6.			
2.4					

IDENTIFY THE ENTERPRISES (UP TO TWO) WHICH YOU WILL BE ASKING QUESTIONS ABOUT. SEE INSTRUCTIONS MANUAL.  
 EXPLAIN TO THE RESPONDENT THE ONE THAT YOU WILL FIRST TALK ABOUT AND THE ACTIVITIES (IF RESPONDENT CLASSIFICATION IS DIFFERENT FROM THE WAY THE TEAM CLASSIFIES ENTERPRISES)

ENTERPRISE ONE: (THE ONE WHICH GENERATES A CASH FLOW ON A REGULAR BASIS(IF MORE THAN ONE GENERATES A CASH FLOW ON A REGULAR BASIS THEN THE ONE WHICH WAS OPEN FOR BUSINESS/OPERATING THE LAST 2 MONTHS AND GENERATES THE MOST PROFIT

23. SUMMARIZE WITH RESPONDENT THE ENTERPRISE YOU ARE GOING TO ASK QUESTIONS ABOUT Classification of Activities into Sectors (*USE LIST; USE OBSERVATION AND ASK*)

A. Activities: Are any of these activities in carried out in this enterprise?	B. ( <i>CIRCLE</i> )	C. <b>DO LAST</b> Which generated the most in sales revenue the last 2 months? ( <i>TICK</i> )
1. Buy and Sell /trade	1 = yes    2 = no	
2. Sell crops/livestock or livestock products produced by you or your HH (e.g. Eggs, milk) <b>DO NOT INCLUDE ITEMS TRANSFORMED</b>	1 = yes    2 = no	
3. Services (e.g. cooked food, hotel, etc)	1 = yes    2 = no	
4. Manufacturing: (e.g. sewing, welding, carpentry)	1 = yes    2 = no	

24. ONLY FOR THOSE WHO REPLIED TO #2, IN QT. 23,  
 Thinking about last month, were the crops/livestock or livestock products you sold: (Circle)

1. Only produced by you or your household
2. Mainly produced by you or your household
3. About half produced by you or your household
4. Less than half produced by you or your household
5. Very little, almost none produced by you or your household

25. OPERATIONAL PATTERN.

A. When was this business begun?

1. 19\_\_\_\_\_ (*SKIP TO B IF MORE THAN 1 YEAR OLD*)
2. Month began \_\_\_\_\_
3. Did you individually or co-own another enterprise before beginning this one? 1 =yes 2 = no

B. Number of months in operation last 12 month: \_\_\_\_\_

26.

<p>A. Is the enterprise's main site at the same site as where you live?</p> <p>1=yes 2=No</p>	<p>B. Main location of enterprise</p> <p>1 = residential/trading area 2 = formal market site 3 = other, on main road 4 = off main road 5 = Mobile (no fixed location) 6 = other explain</p>	<p>C. Business physical structure main sales site</p> <p>1 = Open air, including with temporary roof/top 2 = Semi-permanent, partial or complete walls/roof 3 = Permanent building 4 = Mobile, no main premise 5 = Other, specify</p>	<p>D. Do you pay any charges for the use of this place? (<i>INCLUDE RENT AND FEES</i>)</p>		<p>E. IF PAYS NO CHARGES</p> <p>form of tenure (land)</p> <p>1 = HH owns 2 = informal agreement 3 = no permission 4 = mobile NA 5 = other, specify</p>
			<p>1 = yes 2 = no SKIP TO E 3 = same as for residence already recorded in Question 5</p>	<p>Amount paid</p> <p>_____</p>	

27.

In the last 3 months with which type of seller did you spent the **most** money for products or inputs for your business?

1 = farmers (on-farm)

2 = rural markets

3 = traders/intermediaries/ farmers (coming to respondent to sell)

4 = wholesale/retail permanent shops

5 = factories/manufacturers/

6 = other specify

INTRODUCTION What products/services contributed most to your total sales value last month? Which three contributed the most to the value of your sales?

28. (BEFORE ASKING SALES LAST MONTH, ASK WHICH IS EASIEST FOR RESPONDENT TO RECALL) (sales value refers to Sh received plus Sh due from items sold)

A. <b>ONLY FOR ITEMS BOUGHT AND SOLD (TRADED)</b> Name of Item	B.1 Unit of Purchase Describe	B.2 Cost of Purchase Unit (last time) Shillings	C. Sales Last Month in Purchase Units (IF DOESN'T KNOW SKIP TO D)			D. IF LAST MONTH NOT KNOWN, Sales last week				
			C.1 number purchase units sold	C.2 Selling price of one Purchase unit (Sh)	C.3 Total Sales Value (Sh)	D.1 number purchase units sold	D.2 Selling price of one Purchase unit (Sh)	D.3 Total Sales Value (Sh)	D.4 Last week's sales compared with weeks last month 1 =High 2 = Low 3 = Average	D.5 Estimate Last month's total sales value (Sh)
1.										
2.										
3.										





29.

A. FOR ALL OTHER ITEMS/ SERVICES Name of Product or Service	B. SALES LAST MONTH				C. IF LAST MONTH NOT KNOWN, SALES LAST WEEK						D.  Estimated margin (sales value minus expenditure) per sales unit Sh
	B.1 Sales unit <i>Describe</i>	B.2 Number sold	B.3 Selling price of 1 unit	B.4 Total Sales VALUE Sh	C.1 Sales Unit <i>Describe</i>	C.2 Number sold	C.3 Selling price of 1 unit Sh	C.4 Total Sales VALUE Sh	C.5 Last week's sales compared with weeks last month 1 =High 2 = Low 3 = Average	C.6 Estimate Last month's total sales value Sh	
1.											
2.											
3.											

30. What part of your total sales value the last week /last month do the items we just talked about represent?

1 = All or almost all

2 = most (61-90%)

3 = about half (40-60%)

4 = less than half (20-39%)

(REFER TO Question 22; IF NO SECOND ENTERPRISE SKIP TO QT. 39)

ENTERPRISE TWO: (The most profitable and open for business the last two months. See Guide for what NOT to include) REVIEW WITH RESPONDENT WHICH ENTERPRISE ACTIVITY YOU WILL BE FOCUSING ON)

31. Classification of Activities into Sectors (USE LIST; USE OBSERVATION AND ASK)

A. Activities: Are any of these activities in carried out in this enterprise?	B. (CIRCLE)	C. <b>DO LAST</b> Which generated the most in sales revenue the last 2 months? (TICK)
1. Buy and Sell /trade	1 = yes    2 = no	
2. Sell crops/livestock or livestock products produced by you or your HH (e.g.. Eggs, milk) <i>DO NOT INCLUDE ITEMS TRANSFORMED</i>	1 = yes    2 = no	
3. Services (e.g. cooked food, hotel etc)	1 = yes    2 = no	
4. Manufacturing: e.g. sewing, welding, carpentry)	1 = yes    2 = no	

32. ONLY FOR THOSE WHO REPLIED TO #2, IN Question 31.

Thinking about last month, were the crops/livestock or livestock products you sold: (Circle)

1. Only produced by you or your household

4. Less than half produced by you or your household

2. Mainly produced by you or your household

5. Very little, almost none produced by you or your household

3. About half produced by you or your household

33. OPERATIONAL PATTERN. A. When was this business begun?

1. 19\_\_\_\_ (SKIP TO B IF MORE THAN 1 YEAR OLD)

2. Month began\_\_\_\_\_

3. Did you individually or co-own another enterprise before beginning this one? 1 = yes 2 = no

B. Number of months in operation last 12 months:\_\_\_\_\_

34.

<p>A. Is the enterprise's main site at the same site as where you live?</p> <p>1 = Yes</p> <p>2 = No</p>	<p>B. Main location of enterprise</p> <p>1 = residential/trading area</p> <p>2 = formal market site</p> <p>3 = other, on main road</p> <p>4 = off main road</p> <p>5 = Mobile (no fixed location)</p> <p>6 = other explain</p>	<p>C. Business physical structure main sales site</p> <p>1 = Open air, including with temporary roof/top</p> <p>2 = Semi-permanent, partial or complete walls&amp; roof</p> <p>3 = Permanent building</p> <p>4 = Mobile, no main premise</p> <p>5 = Other, specify</p>	<p>D. Do you pay any charges for the use of this place? (Include rent and fees under charges)</p>			<p>E. IF PAYS NO CHARGES</p> <p>form of tenure (land)</p> <p>1=HH owns</p> <p>2=informal agreement</p> <p>3=no permission</p> <p>4= mobile N/A</p> <p>5=other, specify</p>
			<p>1 = Yes</p> <p>2 = No</p> <p>SKIP TO E</p> <p>3 = same as for residence already recorded in Qt 5</p>	<p>Amount paid</p> <p>_____</p>	<p>Per</p> <p>1= day</p> <p>2=week</p> <p>3=month</p>	

35.

<p>In the last 3 months with which type of seller did you spent the <b>most</b> money for products or inputs for your business?</p> <p>1 = farmers (on-farm)</p> <p>2 = rural markets</p> <p>3 = traders/intermediaries/farmers (coming to respondent to sell)</p> <p>4 = wholesale/retail permanent shops</p> <p>5 = factories/manufacturers/</p> <p>6 = other specify</p>
---

INTRODUCTION What products/services contributed most to your total sales value last month? Which three contributed the most to the value of your sales?

36. (BEFORE ASKING SALES LAST MONTH, ASK WHICH IS EASIEST FOR RESPONDENT TO RECALL) sales value refers to Sh received plus Sh due from items sold on credit)

A. ONLY FOR ITEMS BOUGHT AND SOLD (TRADED) Name of Item	B.1 Unit of Purchase Describe	B.2 Cost of Purchase Unit (last time) Shillings	C. Sales Last Month in Purchase Units (IF DOESN'T KNOW SKIP TO D)			D. IF LAST MONTH NOT KNOWN, Sales last week				
			C.1 number purchase units sold	C.2 Selling price of one Purchase unit (Sh)	C.3 Total Sales Value (Sh)	D.1 number purchase units sold	D.2 Selling price of one Purchase unit (Sh)	D.3 Total Sales Value (Sh)	D.4 Last week's sales compared with weeks last month  1 =High 2 = Low 3 = Average	D.5 Estimate Last month's total sales value Sh
1.										
2.										
3.										

37.

A. FOR ALL OTHER ITEMS/ SERVICES Name of Product or Service	B. SALES LAST MONTH				C. IF LAST MONTH NOT KNOWN, SALES LAST WEEK						D. Estimated margin (sales value minus costs) per sales unit, Sh
	B.1 Describe Sales unit	B.2 Number sold	B.3 Selling price of	B.4 Total Sales	C.1 Sales Unit Describe	C.2 Number sold	C.3 Selling price of	C.4 Total Sales	C.5 Last week's sales compared with	C.6 Estimated margin	
1.											
2.											

A. FOR ALL OTHER ITEMS/ SERVICES	B. SALES LAST MONTH				C. IF LAST MONTH NOT KNOWN, SALES LAST WEEK				D. Estimated margin (sales value		
Name of Product or Service											minus costs) per
											sales unit, Sh

38. What part of your total sales value the last week /last month do the items we just talked about represent?

- 1 = All or almost all
- 2 = most (61-90%)
- 3 = about half (40-60%)
- 4 = less than half (20-39%)
- 5 = very little (1-19%)

**USE OF SALES REVENUE LAST CALENDAR MONTH:**

39. Thinking about the sales revenue from all of **your** enterprises (one and two and any others) **last calendar month**, how was it used?(*DO NOT INCLUDE RENTAL INCOME, WAGE INCOME OR OTHER SOURCES*) *REMIND RESPONDENT ONLY LAST CALENDAR MONTH*

A. USE	B. Tick if mentioned	C. Rank the 3 on which you spent the most money.	D. How much did you spend on each of the three?
1. Enterprise one and/or two (include inputs/goods to sell, rent, wages, etc)			
2. Another enterprise owned by respondent (include inputs/goods to sell, rent, etc)			
3. Another enterprise owned by a household member-specify (include.....)			
4. Agricultural production (crops/livestock)			
5. Rent for dwelling			
6. Food for household members			
7. Education expenditures for household members			
8. Health and medical expenditures			
9. Social obligations, assistance to non-HH members, church, mosque, self-help			
10. Own Savings			
11. Debt, loan payments			
12. Others specify			
13. Other specify			

**GO BACK TO TOTAL SALES VALUE QT 28/29 AND 36/37; CHECK RE PURCHASES FOR ENTERPRISE AND TOTAL SALES VALUE**

40.

<p>A. Over the past three months, who decided how this revenue would be spent? (CIRCLE)</p> <p>1 = Only me</p> <p>2 = I talked it over with others in my household; consulted</p> <p>3 = It was a joint decision by me and one or more HH members</p> <p>4 = other SPECIFY</p>	<p>B. If 2-4, relationship of other HH member to respondent (CIRCLE, MULTIPLE CODES)</p> <p>1 = spouse/partner</p> <p>2 = son</p> <p>3 = father/father-in-law</p> <p>4 = Daughter</p> <p>5 = other, SPECIFY</p>
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41. Assistance/employment: Enterprises One and Two

I would like you to start with yourself and name everyone who assisted with your enterprise (*REMIND RESPONDENT WHICH ONES*) in the past week and last calendar month, whether paid or unpaid, formally employed or not, including apprentices, children, and casual workers)

A. Name of worker	B. Is she/he a HH member? 1 = Yes 2 = No	C. Is she/he over 15 years old? 1 = Yes 2 = No	D. Time worked			E. Is he/she paid? 1 = Yes in cash 2 = Cash & in kind 3 = in kind 4 = No
			D.1 Average Hours per day last week or (start-finish time)	D.2 Total Days last Week	D.3 Total days last month worked	
1. Respondent						
2.						
3.						
4.						
5.						

F. If uses task/piece rate workers, number used last week \_\_\_\_\_



42. Respondent's Enterprise Assets

Please tell me all fixed assets (including building, furnishings, tools, equipment and machines) that you have purchased in the last 12 months for enterprises one and two (*REMIND RESPONDENT WHICH ENTERPRISES*), and for other enterprises. (if not recorded in Question 9)

A. Type of Fixed Asset	B. Source of funds  1 = earnings 2 = savings account 3 = credit from seller/hire purchase 4 = loan, SPECIFY 5 = transfers/remittances 6 = other, SPECIFY	C. Purchase Price <i>Sh</i>	D. Paid off  1 = Yes (Skip to F) 2 = No	E. If not paid off, amount owed	F. Is this owned by you? (Could take/retain if HH broke up?)  1 = Yes 2 = No
1.1					
1.2					
1.3					
1.4					
1.5					
FOR OTHER ENTERPRISES					
2.1					
2.2					
2.3					





45. Do you have any plans or strategies for increasing your income?

1 = Yes    2 = No

If yes, what are they and What are you doing to implement these plans.

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In two years time, we will come back to talk with you. If you are not at the same business or household location, do you have a permanent post office box which you would be using? Who will know where you are? *(TWO REFERENCES) WRITE CLEARLY*

1. Your Permanent Post Office Box: \_\_\_\_\_

Other Contact Information: \_\_\_\_\_

2. Name: \_\_\_\_\_ P. O. Address or location: \_\_\_\_\_

Other contact information (e.g. telephone): \_\_\_\_\_

3. Name: \_\_\_\_\_ P. O. Address or location: \_\_\_\_\_

Other contact information (e.g. telephone): \_\_\_\_\_

**THANK YOU FOR YOUR COOPERATION. I WISH YOU GREAT SUCCESS IN YOUR BUSINESS EFFORTS.**

Enumerator's comments

**ANNEX C**

**ASSESSMENT OF MICROENTREPRENEURS IN UGANDA -  
URBAN QUESTIONNAIRE**

**STRICTLY CONFIDENTIAL**

HOUSEHOLD NUMBER \_\_\_\_\_

**ASSESSMENT OF MICROENTREPRENEURS IN UGANDA  
URBAN QUESTIONNAIRE**

Name of respondent: \_\_\_\_\_ Interview Date: \_\_\_\_\_

Location: Masaka/ Kampala/ Mbale Place of Interview: residence/Business/other specify: \_\_\_\_\_

HH Address: \_\_\_\_\_ Start time: \_\_\_\_\_ End Time: \_\_\_\_\_

Local council I area: \_\_\_\_\_

Village: \_\_\_\_\_ Name of Interviewer: \_\_\_\_\_

Parish: \_\_\_\_\_ Name of Team Leader: \_\_\_\_\_ Date Reviewed: \_\_\_\_\_

Subcounty: \_\_\_\_\_

Enterprise Address (If Different from HH) Name of Data Entry Person \_\_\_\_\_ Date Entered: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**INTRODUCTION:** I am one of a team of investigators from Makerere University, working on behalf of USAID, visiting people engaged in microenterprises. The purpose of this visit is to better understand the lives and income generating activities of those who work for themselves. This research is being undertaken in the districts of Masaka, Kampala and Mbale. The results will be used to inform policy makers and development planners in the country with practical facts about the households and enterprises of those who work for themselves. I will be asking you questions related to your household and your business enterprises(s). Do not feel shy, or compelled to reply to something you do not know. Your individual answers will be kept strictly confidential. Only the team conducting the study will see the answers which you provide. Your answers will be combined anonymously with all the others we talk with to form a report.

PRINT ON BACKSIDE OF COVER PAGE

RELATIONSHIP	MARITAL STATUS CODES	CURRENT MAIN ACTIVITY	EXTENT OF PRESENCE IN HOUSEHOLD
1 = Daughter/son 2 = Grandchild 3 = Respondent's mother/father 4 = Spouse's mother/father 5 = Child of spouse 6 = Other relatives of respondent 7 = Other relatives of spouse 8 = Domestic worker 9 = (Other, SPECIFY)	1 = Married/partner/monogamous 2 = Married/polygamous 3 = Divorced/separated 4 = Single/never married 5 = Widowed	1 = student 2 = salaried/wage employment 3 = casual /part-time work outside HH 4 = self employment- employer or own account worker (not HH farming) 5 = assists in HH business(NOT AN OWNER OF THE BUSINESS) 6 = farming 7 = ill/disabled- no work 8 = unemployed/retired 9 = other, SPECIFY	1 = Regularly present 2 = School holidays (boarding outside ) 3 = Short term absences (resides in HH at least 20 days per month) 4 = Other, SPECIFY number days per week resides in HH 5 = other, SPECIFY number months the past 12 months resides in HH 6 = other, SPECIFY

2. Define for Respondent the Definition You Use of the Term Household: Those Who Regularly Live and Eat with You.

	A. FIRST NAME	B. RELATION- SHIP (CODE)	C. GENDER <i>1=male</i> <i>2=female</i>	D. AGE (last birthday; or record year born)	E. MARITAL STATUS (CODE)	F. HIGHEST LEVEL OF EDUCATION COMPLETED	G. CURRENT MAIN ACTIVITY If 15+ years (born 1982 or before) (CODE)	H. IF AGE 5-24 ASK, IF CURRENTLY ENROLLED IN SCHOOL/COLLEGE			I. EXTENT OF PRESENCE IN HH
								H.1 Level enrolled in <i>0=Not enrolled</i>	H.2 How much did you pay to send this child to school last year?	H.3 Were the educational expenditures for this person paid by non- household member? TICK IF YES	
1. Respondent											
2. Respondent											
3. Respondent											
4. Respondent											
5. Respondent											
6. Respondent											
7. Respondent											
8. Respondent											
9. Respondent											
10. Respondent											
11. Respondent											
12. Respondent											
13. Respondent											
14. Respondent											



3. In reference to all school going children, but excluding those we talked about whose expenses were paid by someone else, what were the two main sources of funds this household spent on educational fees last term?

<b>A. Source (CIRCLE UP TO TWO)</b>	<b>B. (CIRCLE UP TO TWO)</b>
1. Savings/earnings from enterprise	Whose? 1 = Respondent; 2 = Spouse; 3 = Other, SPECIFY
2. Salary/wages	Whose? 1 = Respondent; 2 = Spouse; 3 = Other, SPECIFY
3. Sold crops/livestock	Whose? 1 = Respondent; 2 = Spouse; 3 = Co-owned by HH members; 4 = Other, SPECIFY
4. Sold labor	Who? 1 = Respondent; 2 = Spouse; 3 = Other, SPECIFY
5. Loan SPECIFY source	Who Received: 1 = Respondent; 2 = Spouse; 3 = Other, SPECIFY
6. Borrowed money	Who Received: 1 = Respondent; 2 = Spouse; 3 = Other, SPECIFY
7. Remittances, transfers	Who Received: 1 = Respondent; 2 = Spouse; 3 = HH; 4 = Other, SPECIFY
8. Other, SPECIFY	

4. RESIDENCE AND HH PROPERTY

<b>A. (SKIP TO B IF SOLE ADULT IN HH) Among those who live &amp; eat with you, who makes the major decisions?</b>	<b>B. Type of dwelling of your residential &amp; eating group</b>	<b>C. Total number of rooms used by HH for living (not including rooms rented out)</b>
1 = Respondent 2 = Respondent's spouse/partner 3 = Respondent's father 4 = Respondent's father-in-law 5 = Respondent's mother 6 = Respondent & spouse jointly 7 = Other, SPECIFY relationship to respondent	1 = in business/shop (SKIP to D) 2 = rooms attached to business/shop 3 = rental unit(dwelling only) 4 = house(not on agricultural land) 5 = house on agricultural land 6 = sharing house or flat 7 = Other, SPECIFY	

<b>D. Type of roof</b>	<b>E. Type of walls</b>	<b>F. Main Source of water</b>	<b>G. Electricity in dwelling</b>
1 = thatched 2 = iron sheets (mabati) 3 = tin 4 = tiles 5 = cement/concrete 6 = Other, SPECIFY	1 = mud & poles 2 = brick 3 = cement blocks/concrete 4 = mud with plaster 5 = other	1 = Piped outside on compound 2 = Piped in dwelling 3 = Public tap 4 = Neighbor's piped water 5 = Well/springs 6 = River, lake, stream 7 = Other, SPECIFY	1 = Yes 2 = No

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5.

TENURE STATUS OF LIVING PREMISES	A. Status (tick)	B. Amount per month (List Shillings if Convenient)
1. Owned		
2. Paying for in installments		
3. Rent (not subsidized)		
4. Free		
5. Other, SPECIFY		

**ASK C TO THOSE WHO LIVE IN ROOMS ATTACHED TO SHOP; FOR ALL OTHERS SKIP TO QUESTION 6.**

C. Does your answer cover payment for both shop and rooms? 1 = Yes 2 = No

6. Does any member of your household own/control:

A. Rental Units 1 = yes 2 = No (SKIP to B)

A.1 Where? (CIRCLE, MULTIPLE CODE) 1 = Rural 2 = town/urban

B. Houses elsewhere 1 = Yes 2 = No (SKIP to 7)

B.1 Where? (CIRCLE, MULTIPLE CODE) 1 = Rural 2 = town/urban

**Remittances, Transfers and Assistance:**

7. In the last three months did this household or anyone in it give money or items, such as food, to individuals/persons who do not regularly eat and live here? *Include assistance re funerals and school fees. Do not include e.g. payments to burial society*) First tell me about assistance given to those in rural areas, and then to those in towns and urban areas.

A. 1 = Yes 2 = No (SKIP TO QUESTION 8)

REMITTANCES, TRANSFERS, ASSISTANCE	B. FOR THE LAST 3 MONTHS	
	B.1 Shillings CASH (List Shillings if Convenient)	B.2 IN-KIND (Specify Cash Value)
1. To those in rural areas (includes trading centres)	1.	
	1.2.	
	1.3.	
2. To those in towns or urban areas	2.1.	

<b>REMITTANCES, TRANSFERS, ASSISTANCE</b>	<b>B. FOR THE LAST 3 MONTHS</b>	
	<b>B.1 Shillings CASH (List Shillings if Convenient)</b>	<b>B.2 IN-KIND (Specify Cash Value)</b>
	2.2	

**Food Consumption:**

8. Thinking about food eaten in the household the last three days, (0 for not eaten at all)

	<b>A. Greens, Other Vegetables (Sauce or Separate)</b>	<b>B. Ground- nuts, beans, peas, soya (Any Form)</b>	<b>C. Sorghum, Millet (Any Form)</b>	<b>D. Maize, Matoke, Irish, Sweet Potatoes, Rice (Any Form)</b>	<b>E. Meat, Chicken, Fish</b>	<b>F. Milk</b>	<b>G. Eggs</b>	<b>H. Fruit</b>
1. On how many days did your household eat any of these items?								
2. Main source: (MULTIPLE CODES)  1 = Purchased 2 = HH production 3 = Transfers, gifts 4 = Other, SPECIFY								

9. Assets

What fixed assets have been individually or co-purchased by you in the past 12 months? (Include items such as sufurias, bedsheets, furniture, fixed assets for farm, fixed assets for enterprises owned by OTHER household members, land, buildings, and women's traditional dress. Do not include livestock and fixed assets of your enterprises - we will discuss these later).

<b>A. Item</b>	<b>B. Purchase Price (Shilling)</b>	<b>C. If not paid in full, Amount Owed (Shilling)</b>	<b>D. Main Source of funds 1 = Savings/earnings 2 = Borrowed 3 = Loan SPECIFY 4 = Transfer/remittance 5 = Other, SPECIFY</b>	<b>E. DO LAST Which of these are owned by you? (COULD TAKE AWAY OR RETAIN IF HH BROKE UP)  TICK THE ONES OWNED BY RESPONDENT</b>
1.				
2.				

3.				
4.				
5.				
6.				

10. Now I would like to know about other assets owned by you and members of the household. Do not include the items you just told me about.

10.1 **(READ)** (IF MORE THAN ONE OWNED, FOR D GIVE MULTIPLE ANSWERS)

<b>A. Items in Household: Not Predominately Business Assets</b>	<b>B.  1 =Yes 2 =No</b>	<b>C. Number of Items</b>	<b>D. Is it currently in working order  1 = Yes 2 = No 3 = Don't Know</b>
1. Mattress(es)			
2. Radio, radio cassette/cassette			
3. Television			
4. Stove (paraffin/gas); electric hot plate			
5. Charcoal stove			
6.. Refrigerator			
7. Beds			

10.2 Does any member of this household own a means of transport, including bicycle?

1 = Yes 2 = No (SKIP to QUESTION 11)

DO NOT READ, JUST ASK WHAT) (IF MORE THAN ONE OWNER D, FOR D GIVE MULTIPLE ANSWERS)

<b>B. What Item?</b>	<b>C. Tick If Mentioned</b>	<b>D. Number</b>	<b>E. Is it Currently in Working Order?  1 = Yes 2 = No 3 = Don't Know</b>
8. Bicycle (not child's)			
9. Motorbike, motorcycle			

IF OWNERS MORE THAN ONE, IN E MULTIPLE ANSWERS)

<p style="text-align: center;"><b>B.</b> <b>What Item?</b></p>	<p style="text-align: center;"><b>C.</b> <b>Tick If Mentioned</b></p>	<p style="text-align: center;"><b>D.</b> <b>Number</b></p>	<p style="text-align: center;"><b>E.</b> <b>Is it Currently in Working Order?</b></p> <p style="text-align: center;">1 = Yes 2 = No 3 = Don't Know</p>
10. Car, pickup			
11. Lorry, 4 WD			

**Cultivable Land:**

11. Now I would like to talk about all cultivatable land that is owned/controlled (including that in fallow), rented out and rented in, or used by your household, or any member in it.

A. Does the household or any of its members have such land? 1 = Yes 2 = No (SKIP TO QUESTION 14)

**I would like you to estimate the acres of:**

B. Land owned/controlled by HH		C. Land rented in and used for crops	D. Parent's land used for crops	E. Other, SPECIFY
1. Total owned/controlled by HH (including that rented and lent out; not land rented in or belonging to another HH)	2. Rented out and lent out			

12.1 Crops of respondent: I would like you to tell me about crops you individually own or co-own that were grown the last 12 months.

A. MAIN CROPS GROWN BY RESPONDENT (Including Permanent Crops)	B. OWNERSHIP FORM  1 = Individual Owner 2 = Co-owner	C. WAS ANY OF THIS CROP SOLD?  1 =Yes 2 =No	D. FOR ANY CROPS YOU SOLD, WHO USUALLY DECIDES ON WHAT TO DO WITH THE MONEY?  1 = Respondent only 2 = Respondent with other HH member, SPECIFY 3 = Other HH member 4 = Other, SPECIFY
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

12.2. A. In the last three months, have you purchased **with your money** any inputs or paid labor to help you on the crops which you individually own or co-own?

1 = Yes 2 = No (SKIP TO Qt 14)

B. What? (**DO NOT READ**)

WHAT ITEM	TICK IF MENTIONED	AMOUNT SPENT (SHILLINGS)
1. Seeds		
2. Labour		
3. Fertilizer		
4.		
5.		
6.		

13. What crops were grown (including permanent crops) the last 12 months by other members of this household, which are not individually or jointly owned by you?

A = No other crops grown (SKIP to Qt 14)

B. Main crops grown by household members the last 12 months, including permanent crops	C. Was any of this sold? 1 =Yes 2 =No
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

14. Do you or any person who lives and eats regularly with you own any livestock? (PROBE)

A. 1 = Yes 2 = No (SKIP to Qt 15)

B. Livestock	C. How many currently individually owned by respondent?	D. How many currently co-owned by respondent?	E. How many currently owned by others in the HH, (DO NOT INCLUDE THOSE INCLUDED IN D)?	F. Were any animals sold in the last 12 months? (Including types not currently owned) 1=Yes 2=No
1. Dairy cattle (crossed/exotic)				
2. Ploughing animals				
3. Other cattle				
4. Sheep/goats				
5. Poultry				
7. Rabbits				
8. Pigs				
9. Other, SPECIFY				

**Sources of HH Income:**

15.1 We have talked about crops and livestock sales during the last 12 months. Now I would like to ask about other sources of cash income for you and those who normally live and eat with you. First please tell me about enterprises owned by members of this household group. (IF INCOME FROM RENTAL PROPERTIES, COVER IN # 8)

(PROBE)

A. Businesses/enterprises, (include on-farm activities which generate a cash flow on a regular basis, that is weekly or bi-weekly such as brewing, eggs, milk, and non-farm income generating activities) (Do not list crops and livestock from HH that were sold and covered previously, unless these are part of an enterprise- not the only activity)	B. Ownership pattern 1 = respondent individually 2 = respondent co-owned with other HH member(s) 3 = respondent co-owned with non-HH Members 4 = spouse/partner 5 = other HH member 6 = other, SPECIFY	C. DO LAST Ranking of contribution to total household cash income for the last 12 months (Rank top 5- AMONG LINES 1-12)
1.		
2.		
3.		
4.		
5.		



**15.2** Did any one in your eating and dwelling unit earn income from any of these sources the last 12 months?  
**(READ)**

A. SOURCES OF CASH INCOME	Tick if Yes	B. WHO EARNED? (Multiple codes) 1 = Respondent 2 = Spouse/partner 3 = Other, HH member 4 = HH 5 = Other, SPECIFY	C. (CONTINUED FROM ABOVE)
6. Casual or part-time work			
7. Wage or salaried			
8. Rental income (all types of property, including livestock)			
9. Transfers,, gifts, TASO, other Assistance (not school fees)			
10. Other, SPECIFY			

**SUMMARIZE WITH RESPONDENT ALL SOURCES MENTIONED, INCLUDING FROM QTS 12.1, 13 & 14.**

**THEN READ:** Thinking about all of your household's sources of income the past 12 months, please tell me the five which contributed the most to total household cash income. (Gross income, not taking into account costs.) Include total income from crops (as a total group) and from livestock sales which were not part of an enterprise activity. Think of all crop sales that were not part of an enterprise as one group, and all livestock sales that were not part of an enterprise activity as one group.

SOURCE		CONTINUE RANKING
11. Crops		
12. Livestock		

**16.1** In the last six months have you (respondent) received any loans or borrowed money for any of your enterprises or other income generating activities? (NOT INCLUDE CREDIT FROM TRADERS/SUPPLIES)

A. 1 = Yes      2 = No (SKIP to Qt 20)

**DO NOT READ. MULTIPLE RESPONSES**

B. Source  <b>DO NOT READ</b>	C. Tick source	D. Amount acquired, Sh (if more than once, the most recent)	E. Was interest charged? 1 = Yes 2 = No	F. If interest charged, total amount had to be repaid DK	G. If had fixed due date 1 = Yes 2 = No (SKIP )	H. Length/ term (if more than one, most recent )
1. Coop/Centenary/other Bank						
2. UWESO/FAULU/UGAFODE/ UWFT/OTHER NGO						
3. FINCA/PRIDE/FOCCAS						
4. Extended Family, Household Members						
5 Friends, Other individuals						
6. Other, SPECIFY						

**16.2 SKIP TO QT 16.3 IF DID NOT RECEIVE LOAN FROM # 3 ABOVE,**

- A. Have you gotten loans from this source previously? 1 = Yes 2 = No (SKIP TO QT 16.3)
- B. How many loans have you received previously from this source? \_\_\_\_\_
- C. Please tell me the amount received for each previous loan: \_\_\_\_\_

**16.3 IF # 3 IN QT 16.1, ASK: How were the latest, most recent loan funds spent? (DO NOT READ)  
FOR ANY OTHERS, ASK: How was the largest loan or amount borrowed spent? (DO NOT READ)**

A.	B. <i>Tick if loan used in this category</i>	C. WHICH ENTERPRISE? (SPECIFY)	D. WHOSE? 1 = resp indiv 2 = resp co-owner 3 = other, SPECIFY	E. <b>DO LAST</b> Amount spent (for the 2 biggest categories)
1. Enterprise Activity				
2. Animal husbandry, livestock				
3. Agricultural seeds, tools, labor, other crop inputs				
4. Food for HH				4
5. School expenditures for HH members				5.
6. Medical care for HH members				6.
7. Savings				7.
8. Debts, saved for loan payment				8.
9. Obligations/assistance to non-HH member, specify members				9.
10. Other: SPECIFY _____				10.
11. Other: SPECIFY				11.

**SKIP TO QT 20 IF BORROWED MONEY (ANSWER TO QT 16.1 WAS #4-5 and no interest and no fixed due date)**

17. Thinking about the largest expenditure that was made with the loan funds, what would you (or your household) have done if you had not obtained the loan?

1 = Borrowed money or gotten a loan from elsewhere SPECIFY \_\_\_\_\_

2 = delayed in making these expenditures

3 = Used savings

4 = Continued as was doing

5 = Other, specify \_\_\_\_\_

18.

A.	B.
<p>Who decided about the actual use of the funds? (CIRCLE)</p> <p>1 = I made the decision by myself.</p> <p>2 = I talked it over with others in my household</p> <p>3 = It was a joint decision made by me and one or more HH members</p> <p>4 = Other HH member decided</p> <p>5 = Credit group assisted me to decide</p> <p>6 = Other, SPECIFY</p>	<p>IF 2-4, relationship of other household members to the respondent (CIRCLE, MULTIPLE RESPONSES)</p> <p>1 = spouse/partner</p> <p>2 = son</p> <p>3 = father/father-in-law</p> <p>4 = daughter</p> <p>5 = other, SPECIFY</p>

19.

A.	B.
<p style="text-align: center;">Who has been providing the money for the loan payments?</p> <p>(CIRCLE)</p> <p>1 = Only me</p> <p>2 = I do but a few times another member of the household has assisted</p> <p>3 = Both me and at least one other member of the household usually provide the funds.</p> <p>4 = I do but group members have assisted me a few times</p> <p>5 = Another household member</p> <p>6 = Other, specify _____</p>	<p style="text-align: center;">Two main sources of money from respondent or HH member?</p> <p>(CIRCLE NO MORE THAN TWO)</p> <p>1 = respondent's enterprise(s)</p> <p>2 = other HH member's enterprises, wages, sold labor</p> <p>3 = respondent's crop/livestock sales</p> <p>4 = other HH member's crop/livestock sales</p> <p>5 = transfers. remittances</p> <p>6 = other SPECIFY</p>

20. Do you (respondent) save in any of these ways? (READ)

A. Type of savings	B. 1 =Yes 2 =No	C. Current amount
1. Post office savings		
2. Individual bank savings account		
3. A. Credit savings group: mandatory payments, loan insurance fund		

B. Credit savings group: voluntary savings		
4. Other, SPECIFY		

21. Now I would like to ask you about major unanticipated events that may have occurred within your household in the last 24 months that had financial repercussions on your household. Did you have such events?

A. 1 = Yes      B. 2 = No (SKIP TO QT 22)

<p style="text-align: center;">B. WHAT HAPPENED?</p> <p>(MULTIPLE RESPONSES)</p> <p>1 = New individuals joined household due to deaths</p> <p>2 = Loss of a job, wage income; closure of HH business</p> <p>3 = Business losses due to fire/theft (not of crops/livestock on farm)</p> <p>4 = Serious illness; medical expenses of HH member</p> <p>5 = Need to repay debts</p> <p>6 = Drought causing low or no crop output</p> <p>7 = Crop losses(non-drought); livestock losses including losses due to theft</p> <p>8 = Death/funeral of household member</p> <p>9 = Financial obligations to non-HH member</p> <p>10 = Other, SPECIFY</p>	<p style="text-align: center;">C. WHICH ONE OF THESE EVENTS WAS THE MOST FINANCIALLY DAMAGING?</p> <p>(USE CODE FROM B)</p> <p>(If a package of related events, and respondent cannot say which One was the most financially damaging, code the one which had the most lasting repercussions)</p>	<p style="text-align: center;">D WHEN DID THIS (DAMAGING) EVENT OCCUR?</p> <p style="text-align: center;">GIVE YEAR</p>

D. When this (*damaging*) occurred, how were financial demands met then and afterwards?  
(MULTIPLE RESPONSES : CIRCLE ALL THAT APPLY)

- 1 = used earnings/regular income (handled within existing income)
- 2 = used money from savings account
- 3 = transfers, remittances, gifts
- 4 = borrowed; took a loan SPECIFY SOURCE \_\_\_\_\_
- 5 = worked more hours
- 6 = did not replace stock or inventory of enterprise
- 7 = HH member took up a new income earning activity, sold labor
- 8 = delayed on payments for debts/loans/school fees/other financial obligations
- 9 = reduced expenditures on food/health
- 10 = rented out HH assets SPECIFY which and number \_\_\_\_\_
- 11 = sold HH assets SPECIFY which and number \_\_\_\_\_
- 12 = Other, Specify \_\_\_\_\_

**YOUR ENTERPRISES (SELF-EMPLOYMENT)**

22. Please tell me all enterprises owned by you that operated the last 12 months: (DO A AND B, THEN ASK IF ANY OPERATE IN SAME TIME AND SPACE - THESE SHOULD BE CLASSIFIED AS ONE ENTERPRISE; IF ANY OF THEM OPERATE IN MORE THAN ONE PLACE BUT USE THE SAME STOCK, CLASSIFY AS ONE) .

A. Description of enterprise	B. Ownership Pattern  1 = respondent-individually owned 2 = respondent co-owned w spouse 3 = respondent co-owned w other HH member(s) 4 = respondent co-owned w non-HH Member 5 = other specify	C. Those which operate at same time and space (SPACE MEANS MAIN SALES SITE OR BASE)  USE ROW NUMBERS FROM COL. A; THESE SHOULD BE CONSIDERED AS ONE ENTERPRISE(SUMMARIZE FOR RESPONDENT)	D. (DOES THIS INCLUDE AN ACTIVITY THAT GENERATES CASH ON A REGULAR BASIS)  1 = Yes 2 = No	E. <b>ASK</b>  Was the enterprise open the last 2 months for business?	F. <b>DO LAST</b>  Which generated the most profit the last 2 months? (Rank)
1. <b>Those that generate cash on a regular basis, that is weekly or bi-weekly</b>		1.			
1.1					
1.2		2.			
1.3					
1.4					
2. <b>Other enterprises</b>		3			
2.1		4.			
2.2		5.			
2.3		6.			
2.4					

**IDENTIFY THE ENTERPRISES (UP TO TWO) WHICH YOU WILL BE ASKING QUESTIONS ABOUT. SEE INSTRUCTIONS MANUAL. EXPLAIN TO THE RESPONDENT THE ONE THAT YOU WILL FIRST TALK ABOUT AND THE ACTIVITIES (IF RESPONDENT CLASSIFICATION IS DIFFERENT FROM THE WAY THE TEAM CLASSIFIES ENTERPRISES)**

**ENTERPRISE ONE:** (THE ONE WHICH GENERATES A CASH FLOW ON A REGULAR BASIS(IF MORE THAN ONE GENERATES A CASH FLOW ON A REGULAR BASIS THEN THE ONE WHICH WAS OPEN FOR BUSINESS/OPERATING THE LAST 2 MONTHS AND GENERATES THE MOST PROFIT

**23. SUMMARIZE WITH RESPONDENT THE ENTERPRISE YOU ARE GOING TO ASK QUESTIONS ABOUT**

**Classification of Activities into Sectors (USE LIST; USE OBSERVATION AND ASK)**

A. Activities: Are any of these activities in carried out in this enterprise?	B. (CIRCLE)	C. <b>DO LAST</b> Which generated the most in sales revenue the last 2 months? (TICK)
1. Buy and Sell /trade	1 = yes    2 = no	
2. Sell crops/livestock or livestock products produced by you or your HH (e.g. Eggs, milk) DO NOT INCLUDE ITEMS TRANSFORMED	1 = yes    2 = no	
3. Services (e.g. cooked food, hotel, etc)	1 = yes    2 = no	
4. Manufacturing: (e.g. sewing, welding, carpentry)	1 = yes    2 = no	

**24. ONLY FOR THOSE WHO REPLIED TO #2, IN QUESTION 23**

Thinking about last month, were the crops/livestock or livestock products you sold:

*(Circle)*

1. Only produced by you or your household
2. Mainly produced by you or your household
3. About half produced by you or your household
4. Less than half produced by you or your household
5. Very little, almost none produced by you or your household

25. **OPERATIONAL PATTERN.**

A. When was this business begun?

1. 19\_\_\_\_\_ (SKIP TO B IF MORE THAN 1 YEAR OLD)

2. Month began\_\_\_\_\_

3. Did you individually or co-own another enterprise before beginning this one?

1 = yes      2 = no

B. Number of months in operation last 12 months:\_\_\_\_\_

26.

A. Is the enterprise's main site at the same site as where you live?  1 = Yes 2 = No	B. Main location of enterprise  1 = residential/trading area 2 = formal market centre 3 = town/city centre 4 = Mobile (no fixed location) 5 = other explain	C. Business physical structure main sales site  1 = Open air, including with temporary roof/top 2 = Semi-permanent, partial or complete walls& roof 3 = Permanent building 4 = Mobile, no main premise 5 = Other, SPECIFY	D. Do you pay any charges for the use of this place? (INCLUDE RENT AND FEES)			E. IF PAYS NO CHARGES  Form of Tenure (land)  1 = HH owns 2 = informal agreement 3 = no permission 4 = mobile NA 5 = other, specify
			1 = Yes 2 = No  <b>SKIP TO E</b>  3 = Same as for residence already recorded in Question 5	Amount Paid  _____	Per  1 = day 2 = week 3 = month	

27. In the last 3 months with which type of seller did you spent the **most** money for products or inputs for your business?

1=farmers (on-farm)

2=rural markets

3=traders/intermediaries (in this urban area)

4 = wholesale/retail permanent shops

5 = factories/manufacturers/

6=other specify

## INTRODUCTION

What products/services contributed most to your total sales value last month? Which three contributed the most to the value of your sales?

28. (BEFORE ASKING SALES LAST MONTH, ASK WHICH IS EASIEST FOR RESPONDENT TO RECALL) (sales value refers to Sh received plus Sh due from items sold)

A. <b>ONLY FOR ITEMS BOUGHT AND SOLD (TRADED)</b> Name of Item	B.1 Unit of Purchase Describe	B.2 Cost of Purchase Unit (last time) Shillings	C. Sales Last Month in Purchase Units (IF DOESN'T KNOW SKIP TO D)			D. IF LAST MONTH NOT KNOWN, Sales last week				
			C.1 Number Purchase Units Sold	C.2 Selling Price of One Purchase Unit(sh)	C.3 Total Sales Value (Sh)	D.1 Number Purchase Units Sold	D.2 Selling Price of One Purchase Unit(sh)	D.3 Total Sales Value (Sh)	D.4 Last Week's Sales Compared with Weeks Last Month <i>1=High 2 =Low 3 =Average</i>	D.5 Estimate Last Month's Total Sales Value sh
1.										
2.										
3.										



29.

A. FOR ALL OTHER ITEMS/SERVICES Name of Product or Service	B. SALES LAST MONTH				C. IF LAST MONTH NOT KNOWN, SALES LAST WEEK						D.  Estimated margin (sales value minus expenditure) per sales unit Sh
	B.1 Sales unit <i>Describe</i>	B.2 Number sold	B.3 Selling price of 1 unit	B.4 Total Sales VALUE Sh	C.1 Sales Unit <i>(Describe)</i>	C.2 Number sold	C.3 Selling price of 1 unit Sh	C.4 Total Sales VALUE SH	C.5 Last week's sales compared with weeks last month <i>1=High</i> <i>2=Low</i> <i>3=Average</i>	C.6 Estimate Last month's total sales value Sh	

30. What part of your total sales value the last week /last month do the items we just talked about represent?

1 = All or almost all

2 = most (61-90%)

3 = about half (40-60%)

4 = less than half (20-39%)

**(REFER TO QT. 22; IF NO SECOND ENTERPRISE SKIP TO QT. 39)**

**ENTERPRISE TWO: (The most profitable and open for business the last two months. See Guide for what NOT to include) REVIEW WITH RESPONDENT WHICH ENTERPRISE ACTIVITY YOU WILL BE FOCUSING ON)**

31. **Classification of Activities into Sectors** (USE LIST; USE OBSERVATION AND ASK)

A. Activities: Are any of these activities in carried out in this enterprise?	B. (CIRCLE)	C. <b>DO LAST</b> Which generated the most in sales revenue the last 2 months? (TICK)
1. Buy and Sell/Trade	1 = yes    2 = no	
2. Sell crops/livestock or livestock products produced by you or your HH (e.g.. Eggs, milk). <b>DO NOT INCLUDE ITEMS TRANSFORMED</b>	1 = yes    2 = no	
3. Services (e.g. cooked food, hotel etc)	1 = yes    2 = no	
4. Manufacturing: g, e.g. sewing, welding, carpentry)	1 = yes    2 = no	

32. ONLY FOR THOSE WHO REPLIED TO #2, IN QT.31

Thinking about last month, were the crops/livestock or livestock products you sold: *(Circle)*

- |   |   |
|---|---|
| 1. Only produced by you or your household       | 4. Less than half produced by you or your household           |
| 2. Mainly produced by you or your household     | 5. Very little, almost none produced by you or your household |
| 3. About half produced by you or your household |   |

33. OPERATIONAL PATTERN.

A. When was this business begun?

1. 19\_\_\_\_\_ (SKIP TO B IF MORE THAN 1 YEAR OLD)
2. Month began\_\_\_\_\_
3. Did you individually or co-own another enterprise before beginning this one? 1= yes                      2 = no

B. Number of months in operation last 12 months:\_\_\_\_\_

34.

A. Is the enterprise's main site at the same site as where you live?  1 = Yes  2 = No	B. Main location of enterprise  1 = residential/trading area 2 = formal market centre 3 = town/city centre 4 = Mobile (no fixed location) 5 = other explain	C. Business physical structure main sales site  1 = Open air, including with temporary roof/top 2 = Semi-permanent, partial or complete walls& roof 3 = Permanent building 4 = Mobile, no main premise 5 = Other, specify	D. Do you pay any charges for the use of this place? (Include rent and fees under charges)			E IF PAYS NO CHARGES  Form of Tenure (Land)  1 = HH owns 2 = Informal agreement 3 = No permission 4 = mobile N/A 5 = Other, specify
			1 = Yes 2 = No  <b>SKIP TO E</b>  3 = same as for residence already recorded in Qt 5	Amount Paid  _____	Per  1 = day 2 = week 3 = month	

35. In the last 3 months with which type of seller did you spent the **most** money for products or inputs for your business?

- 1 = farmers (on-farm)
- 2 = rural markets
- 3 = traders/intermediaries (in this urban area)
- 4 = wholesale/retail permanent shops
- 5 = factories/manufacturers/
- 6 = Other, specify

## INTRODUCTION

What products/services contributed most to your total sales value last month? Which three contributed the most to the value of your sales?

36. (BEFORE ASKING SALES LAST MONTH, ASK WHICH IS EASIEST FOR RESPONDENT TO RECALL) sales value refers to Sh received plus Sh due from items sold on credit)

A. <b>ONLY FOR ITEMS BOUGHT AND SOLD (TRADED)</b> Name of Item	B.1 Unit of Purchase Describe	B.2 Cost of Purchase Unit (last time) Shillings	C. <b>Sales Last Month</b> in Purchase Units (IF DOESN'T KNOW SKIP TO D)			D. IF LAST MONTH NOT KNOWN, <b>Sales last week</b>				
			C.1 number purchase units sold	C.2 Selling price of one Purchase unit(Sh)	C.3 Total Sales Value (Sh)	D.1 number purchase units sold	D.2 Selling price of one Purchase unit(Sh)	D.3 Total Sales Value (Sh)	D.4 Last week's sales compared with weeks last month <i>1=High</i> <i>2 =Low</i> <i>3 =Average</i>	D.5 Estimate Last month's total sales value sh
1.										
2.										
3.										

37.

A. FOR ALL OTHER ITEMS/ SERVICES Name of Product or Service	B. SALES LAST MONTH				C. IF LAST MONTH NOT KNOWN, SALES LAST WEEK						D. Estimated margin (sales value minus costs) per sales unit, \$
	B.1 Describe Number sold	B.2 Number Selling price of unit	B.3 Total Sales VALUE Sh	B.4 Sales Unit	C.1 Describe Number sold	C.2 Selling price of unit	C.3 Total Sales VALUE Sh	C.4 Total sales Last week's sales compared with last month	C.5 Last month's total sales Estimate Last 1=High 2=Low 3=Average	C.6 Sales unit	

38. What part of your total sales value the last week /last month do the items we just talked about represent?

- 1 = All or almost all
- 2 = most (61-90%)
- 3 = about half (40-60%)
- 4 = less than half (20-39%)
- 5 = very little (1-19%)

**Use of Sales Revenue Last Calendar Month:**

39. Thinking about the sales revenue from all of **your** enterprises (one and two and any others) **last calendar month**, how was it used?

**(DO NOT INCLUDE RENTAL INCOME, WAGE INCOME OR OTHER SOURCES) REMIND RESPONDENT ONLY LAST CALENDAR MONTH**

A. USE	B. Tick if mentioned	C. Rank the 3 on which you spent the most money	D How much did you spend on the each of the three
1. Enterprise one and/or two (include inputs/goods to sell, rent, wages, etc)			
2. Another enterprise owned by respondent (include inputs/goods to sell, rent, etc)			
3. Another enterprise owned by a household member-specify(include.....)			
4. Agricultural production (crops/livestock)			
5. Rent for dwelling			
6. Food for household members			
7. Education expenditures for household members			
8. Health and medical expenditures			
9. Social obligations, assistance to non-HH members, church, mosque, self-help			
10. Own Savings			
11. Debt, loan payments			
12. Others specify			
13. Other specify			

**GO BACK TO TOTAL SALES VALUE QT 28/29 AND 36/37; CHECK RE PURCHASES FOR ENTERPRISE AND TOTAL SALES VALUE**

40.

<p style="text-align: center;">A.</p> <p style="text-align: center;">Over the past three months, who decided how this revenue would be spent?</p> <p>(CIRCLE)</p> <p>1 = Only me  2 = I talked it over with others in my household; consulted  3 = It was a joint decision by me and one or more HH members  4 = Other, SPECIFY</p>	<p style="text-align: center;">B.</p> <p style="text-align: center;">If 2-4, relationship of other HH member to respondent</p> <p>(CIRCLE, MULTIPLE CODES)</p> <p>1 = spouse/partner  2 = son  3 = father/father-in-law  4 = Daughter  5 = Other, SPECIFY</p>
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**41. ASSISTANCE/EMPLOYMENT: ENTERPRISES ONE AND TWO**

I would like you to start with yourself and name everyone who assisted with your enterprise(REMIND RESPONDENT WHICH ONES) in the past week and last calendar month, whether paid or unpaid, formally employed or not, including apprentices, children, and casual workers)

A. Name of worker	B. Is she/he a HH member?  1 = Yes 2 = No	C. Is she/he over 15 years old?  1 = Yes 2 = No	D. Time worked			E. Is he/she paid?  1 = Yes in cash 2 = Cash & In kind 3 = In kind 4 = No
			D.1 Average Hours per day last week or start-finish time	D.2 Total Days last Week	D.3 Total days last month worked	
1. Respondent						
2.						
3.						
4.						
5.						

F. If uses task/piece rate workers, number used last week \_\_\_\_\_

**42. RESPONDENT'S ENTERPRISE ASSETS**

Please tell me all fixed assets (including building, furnishings, tools, equipment and machines) that you have purchased in the last 12 months for enterprises one and two (REMIND RESPONDENT WHICH ENTERPRISES).and for other enterprises (if not recorded in Qt 9).

A. Type of Fixed Asset	B. Source of funds 1 = Earnings 2 = Savings account 3 = Credit from seller/hire purchase 4 = Loan, SPECIFY 5 = Transfers/remittances 6 = Other, SPECIFY	C. Purchase Price SH	D. Paid off 1 = Yes (SKIP TO F) 2 = No	E. If not paid off, amount owed	F. Is this owned by you? (Could take/retain if HH broke up?)  1 = Yes 2 = No
1.1					
1.2					
1.3					
1.4					
1.5					
FOR OTHER ENTERPRISES					
2.1					
2.2					
2.3					



43. You have been very helpful and told us about your enterprises and household. In the last two years (or since began business if less than 24 months ago) have there been any negative consequences within your eating and dwelling group as a result of having your own income generating activities? (WHAT, WHY)

44. In the last two years (or since began business if less than 24 months ago) have there been positive results of having your own income generating activities that we have not already discussed? (WHAT, WHY)

45. Do you have any plans or strategies for increasing your income? 1 = Yes 2 = No  
If yes, what are they and what are you doing to implement these plans.

In two years time, we will come back to talk with you. If you are not at the same business or household location, do you have a permanent post office box which you would be using? Who will know where you are? (TWO REFERENCES) WRITE CLEARLY

1. Your Permanent Post Office Box \_\_\_\_\_

Other Contact Information: \_\_\_\_\_

2. Name \_\_\_\_\_ P.O. Address or location \_\_\_\_\_

Other contact information (e.g. telephone) \_\_\_\_\_

3. Name \_\_\_\_\_ P.O. Address or location \_\_\_\_\_

Other contact information (e.g. telephone) \_\_\_\_\_

**THANK YOU FOR YOUR COOPERATION. I WISH YOU GREAT SUCCESS IN YOUR BUSINESS EFFORTS.**

Enumerator's comments

## **ANNEX D**

### **ASSESSMENT OF MICROENTREPRENEURS IN UGANDA - INSTRUCTIONS MANUAL FOR ENUMERATORS**

## **ASSESSMENT OF MICROENTREPRENEURS IN UGANDA INSTRUCTIONS MANUAL FOR ENUMERATORS<sup>3</sup>**

- I. Objectives of the Survey and Use of the Information
- II. Preparations Prior to Field Work
- III. Procedures and Operations (including sampling instructions)
- IV. Questionnaire
- V. Key Terms
- VI. Sector Classification

### **I. MICROENTERPRISE ASSESSMENT STUDY OBJECTIVES AND USES OF THE INFORMATION**

The assessment will focus on individual entrepreneurs, their households and businesses/enterprises owned by the household, especially the respondent. It centers on those self employment with their own income generating activities. The objective is to better understand the processes by which enterprises are strengthened and the welfare of microentrepreneurs and their households are improved. A secondary objective is to understand the linkages between non-farm enterprises, activities which general cash on a regular basis, and the agricultural sector. To do this a baseline study is being undertaken in 1997 and a follow-up study of the same households will be carried out two years later in order to assess changes which have occurred. The assessment covers microentrepreneurs who participate in credit groups and have received assistance from microenterprise programs and those who are eligible to participate but do not participate.

This assessment in Uganda, funded by USAID, is being carried out in three areas: Masaka, Kampala and rural Mbale district. The results will be shared with development assistance agencies and widely distributed within Uganda to policy makers at various levels. The survey results are intended to document the situation of microentrepreneurs and changes which have occurred, and to explain why these changes have taken place.

The specific purposes of the survey assessment are:

- to have reliable information on microentrepreneurs, their households and enterprises
- to document linkages between the non-farm enterprises, enterprises which generate cash on a regular basis, microentrepreneurs and the agricultural sector
- to obtain select information on the individual microentrepreneur vis a vis the household and its economy.
- to determine if the households and enterprises of microentrepreneurs who have received special services differ from those who have not.

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<sup>3</sup>This was the manual taken to the field. Additional guidance and clarification were made during the course of the fieldwork.

In the questionnaire information is collected on the household, the individual respondent and the enterprises of the respondent. At the household level this information covers:

- demographic characteristics
- expenditures : school fees, levies, and exam fees; key household items; assistance to others
- income : all sources for last 12 months and ranking
- residence : tenure status; and number of rooms
- assets : indicators of key household items, ownership of houses, rental units and agricultural land
- food consumption : normal pattern of consumption of different food groups
- financial crises and ways household coped with them

Information is obtained on the individual respondent about: pattern of savings and amount, ownership of crops and livestock, decision-making patterns related to use of loan funds and use of enterprise income, contributions to household economy, ownership of assets and plans for increasing income. Information is obtained about respondent's enterprises:

- sector and activities
- age of business
- premises
- employment
- main type of suppliers
- sales volume and receipts for top three products or services
- value of fixed assets purchased last 12 months

## II. PREPARATIONS PRIOR TO FIELD WORK

### A. OVERVIEW OF ENUMERATOR TRAINING

The training will consist of classroom training and practical training. The classroom training will involve:

an explanation of why the survey is being carried out and the use of the information. The importance of quality and care in both establishing good rapport with the respondents and in recording answers will be emphasized. Good practices and approaches to conducting interviews will be stressed. Second, the questionnaire will be studied and each question clearly explained. In addition, instructions will be given on how to probe to get responses on questions related to income, expenditure, and value of sales. Then there will be role playing to learn the ways to ask the questions and then to practice asking the questions in the local languages. The practice will pay particular attention to how the questions are asked in the local language to ensure that the meaning of the questions remains consistent. Next trainees will be involved in field practice interviews. Observers will work with the trainees and check the phrasing of questions, probing to establish replies to income, expenditure and value of sales questions, and recording of responses. Oversight and training will continue in the field when supervisors meet to discuss with each enumerator his/her work.

### B. CONDUCTING AN INTERVIEW

Successful interviewing rests on the enumerator being sensitive to the respondent. The enumerator should consider how he/she would react if a stranger came to ask questions about their income, expenditures, assets and income-generating activities! First impressions are important. The enumerator must be friendly, polite and dress neatly but modestly. Enumerators are to act professional and NOT be rude or arrogant. The enumerator is asking the microentrepreneur to help her/him to carry out their job so they should be thoughtful and kind. They may purchase a soda or item from the microentrepreneur but NEVER accept any gifts or ask for special discounts!

Establishing rapport and the interview setting.

Greet the person with a smile and salutation. If the person is busy, wait patiently until they finish what they are doing. Show an interest in the enterprise.) Do not interrupt their sales. Then, explain the purpose of your visit. Answer any questions frankly. Stress the confidentiality of responses. This means that the respondent must be comfortable about discussing financial matters in front of others. It is best if no other adults are present.

**DO NOT MISREPRESENT THE OBJECTIVES AND USE OF THE INFORMATION, OR YOURSELF. The information from each individual is to be kept strictly confidential and not discussed outside the research team. Therefore the respondent will not gain or lose anything from answering. Neither will the particular LC area. Explain the information from everyone will be aggregated together for a report which will go to USAID and others interested in how people who work for themselves are managing.** At the same time, if someone asks about who provides services to microentrepreneurs for non-farm activities, give them a copy of the list which you will be provided. The list is not inclusive but names certain

groups we know about in the area who give loans to individuals in groups. Neither the enumerators nor the directors of the assessment team have any links to micro finance organizations.

### **General Guidance**

1. Be neutral. Never allow the respondent to think that she or he has given a right or wrong answer by expression on your face, tone of voice and never appear to approve or disapprove of any answers.
2. Never suggest answers. You may probe or when instructions state, read the list of possible responses.
3. Do not change the wording or sequence of the questions, unless the instructions manual has said that it might be. The exact wording must be maintained.
4. If respondent says “I do not know” try to interest the respondent in the question and determine if this is correct.
5. If respondent gives irrelevant answers, listen and try to steer back to the original question.
6. Be friendly never act bored or be rude or pushy.
7. Do not form expectations as to the answers of the respondent. Ask the questions as stated.
8. Show an interest in the respondent, her family or enterprise.
9. When the interview is completed, thank the person and make friendly comments about the enterprise (if interview conducted there) or in general e.g. children if conducted at the house. Leave in a friendly and grateful manner just as you would expect someone to behave.

### III. PROCEDURES AND OPERATIONS

#### A. GENERAL PROCEDURES FOR RECORDING ON THE QUESTIONNAIRE

The questionnaires will be completed in pencil. The enumerator will circle the response category which corresponds to the reply to the question or write in the answer.

Three general codes will be used:

DK = don't know

NW = not willing to respond

NA = not applicable, this question does not apply

Key questions center on the shilling amount of school fees, levies and exam fees paid, dollar value of assistance to non-household members, ranking of income and expenditures, costs per unit, sales receipts. The enumerator must assist the respondent to recall individual expenditure or income items and then assist with calculation of the amount. Patience and careful probing will be required. A "don't know" reply should ONLY be used after patient probing and only when it is obvious the person does not have information on which to construct the answer.

B. In general when there is a table to complete, first fill in the initial column completely and then move row by row down getting information on each item. e.g. H1 write down first all the names of HH members and then, when you have them all, ask for details on each.

#### C. DATA QUALITY

Remember that the success of the survey depends on you, the enumerator. Checks will be made on the quality of data and information you collect. If necessary call backs will be required to gain correct and accurate information.

D. When following a SKIP instruction please leave blank, do not write NA.

#### E. CONFIDENTIALITY

It is your responsibility to maintain the integrity and confidentiality of all respondents, throughout this exercise.

You should not discuss individual responses outside the assessment team.

#### F. INSTRUCTIONS FOR SELECTION OF NON-CLIENT SAMPLE

##### **Mbale:**

1. The Field supervisor has a basic topographic map, which sets out the areas from which the non-client sample is to be taken. In each area, there are dots showing the location of the houses from which to begin interviewing to identify those eligible to be included in the survey.

Field enumerators should calculate their average walking time (number of minutes per kilometer) since the map is marked in one kilometer grids. Copies of the sampling map detailing the grid and location will be given to each enumerator.

2. The Field Supervisor will assist the enumerators in finding locations along roads nearest the target points where a path exists. Field enumerators should judge from the map the distance to the target point off the road and walk the estimated distance in the direction of the target point. Along the way, they should reconfirm with people they see that there is indeed a house in that direction. The field enumerator should select the home nearest the target point to the survey.
3. Screening Process: They should begin the short screening questionnaire after introducing themselves and their purpose. They should ask if any woman (aged 18-60) is engaged in an income generating activity which generates cash on a regular basis. This is the person whom you should talk with. If she is not there, ask another knowledgeable person in her household the filter questions to see if the woman qualifies for being part of the sample.
  - 1) woman engaged in an activity which generates cash on a regular basis (weekly or bi-weekly) (THIS INCLUDES distilling and brewing if done on a weekly basis)
  - 2) the woman is individual owner or co-owner with a household member
  - 3) been active in carrying out this work over the past 2 months
  - 4) has not received a loan for her income generating activities (but may have gotten an agricultural loan, NOT from FOCCAS)
4. If no one is at home, return at a different time at least once more, before selecting an alternative. The enumerator should make note of the time and place of the call-back and reason for not being able to locate the person. If no women in that household qualifies for the same, proceed with alternative.
5. The alternative procedure is to walk to the nearest house and begin the screening process again.

### **Kampala and Masaka.**

1. From the place where the client is interviewed, face away from her/his house or enterprise. Turn right and walk **forward six** houses/businesses way from the sampled client. The enumerator should then ask if a woman between the ages of 18-60 is individual or co-owner with a household member of an activity which produces a regular cash flow (on a weekly or bi-weekly basis). If there is no woman owner of such an activity, the field enumerator should move **two** more residences/businesses in the same direction and begin again. If there are no more businesses along the line turn to the right. If at any time moving to the right results in coming to the end of an area, the enumerator should change direction 90 degrees to the right and continue with the count. If impossible to go right, go left.

If, however, the enumerator is following the sampling procedure and observes that s/he is about to leave the area of potential businesses/residences, he/she should change directions (180 degree turn) and return to the area continuing the counting.



2. When you identify a business which generates cash on a regular basis and is owned by a woman, ask these questions:
  - 1) woman engaged in an activity which generates cash on a regular basis (weekly or bi-weekly) (THIS INCLUDES distilling and brewing if done on a weekly basis)
  - 2) the woman is individual owner or co-owner with a household member
  - 3) been active in carrying out this work over the past 2 months
  - 4) has not received a loan for her income generating activities (but may have gotten an agricultural loan) from a bank or formal organization.

If the woman does not meet the criteria, thank her and conclude the interview or if meets criteria but refuses to be interviewed, continue with the walking sequence. **The walking sequence is 6-2--5-3-5.**

### **G. Instructions for Location of Clients**

**First, Supervisors and Enumerators should be careful not to identify themselves with a microfinance organization and carefully follow the instructions discussed during training about the Introduction of the Survey. We are NOT doing an assessment of individual microfinance programs, rather we are looking at those who participate in programs and those who do not.**

Once a client is located then that person can be asked about where to find the next two or three on the list.

The Field Enumerators will provide instructions for location of clients. It is important that only clients (not their household members) be interviewed. Locate either the business or residence of the client. If not there, find out where she/he can normally be found. Try to make an appointment. At least **two more call-backs** are required to locate the client at the place where s/he can normally be found. One should try to identify where she is normally found during the day and appointments made, when possible. For each call back, the enumerator should make note of the time of each and place, that is home or business. The Field Supervisor will provide an alternative for the sample after all attempts have failed meeting with the client. A record of the reason why someone cannot be located after three visits should be put in the Field Supervisor's notebook as well as time and dates of call-backs.

#### IV. QUESTIONNAIRE

##### **FRONT COVER** Complete all sections

the ID will be provided by MISR later

HH address is the residential address of the respondent and his/her HH or village

Collect both residential address/location and address/location of enterprise if different from that of HH;

Remember someone needs use this information to locate this person in two years.

**DEFINITION OF HOUSEHOLD:** A household is **a group of persons who usually live and eat together**. Usual members include those who are away on a visit, those in boarding schools, and polygamous husbands and the elderly and anyone else who lives here more than six months a year. Domestic workers with part of meals taken in their own quarters are not classified as part of this household. Relatives or family who normally live elsewhere are NOT part of this household.

In rural areas, the actual houses may be separate on the compound. The key is whether they usually eat from the same pot. There may be cases of widows who live adjacent or on a compound but share no other resources with those with whom they eat such as their son's family. In such cases, the widow would be a single person household.

When you begin the interview TELL the respondent that you will be asking questions about the group of persons who usually live and eat together. Tell her what word or phrase you will use to refer to this unit. During the interview remind her of this definition.

In the questionnaire and this manual the word household or HH is used to refer to the group of persons who usually live and eat together.

2 Table. Begin by having the respondent list everyone in her HH, starting with the adults. Then **ASK A - G** for each person, using the CODES or filling in the response. Then ask H for all those age 5-24, that is born between 1982- 1992.

ASK # I last.

B Mother/father means biological. Other relationship terms refer to biological relationship.

D **If person only knows year of birth record it as 19##, i.e. include the 19 so that we can distinguish between someone born in 1950 and someone who is 50 years old. If does not know age or year of birth, ask for an approximate age.**

E Be sure to find out, in a polite way, if the woman is in a polygamous marriage. This helps us to interpret the information given  
Later. Record #2 if her husband has another wife.

F For the respondent and respondent's spouse/partner ONLY, **ASK** the highest level of education completed. Write in answer; if none record 0; primary level one = P1, and so forth for primary school. For secondary school, write S and then the last level completed, e.g. S3.. If have had post primary education = PP training; post secondary training= PS training; college, and university. Use the same codes as in E.

G **ASK** for those 15 years and older the current main activity. That means the person was born in 1982 or before. Even if person is a student, probe to see if working is the main activity. (Current main activity information will be used as a cross check on sources of income and on employment within the household enterprises. It will also be part of the information used to derive an economic dependency ratio.)

See code list . Code 4 includes all self employed persons and employers. Do NOT assume the main activity of the person you are interviewing is Code 4. Especially in Mbale, they may consider their main economic activity as farming or peasant.

H For those aged 5-24, born between 1973- 1992), **ASK** if currently enrolled in school/training. If yes, **ASK** the level of enrolment and record in H1. If not currently enrolled in school, **record 0**. **ASK** the amount spent last term on educational fees, : tuition, book fees, building fees, and special levies) last term of each person currently enrolled. Then **ASK** were the educational fees for this student paid by a non-household member. (Note: in the first few days in the field the questionw as changed to read educational expenses, not fees).

I **ASK** if the person is regularly (almost daily) present in the household. If away for work, schooling, or living elsewhere part of the time, record in 2 H the status. If not regularly present, **ASK** the extent the person resides in this household. If this person is away more than 6 months a year for a reason other than school/training, cross out the name since the person does not meet the original criteria for inclusion as a household member. (Correct information on membership and status is important. This will be used when calculating data on a per capita basis.) Note: when polygamous husbands visit the HH daily, this is not the same as living and eating there on a regular basis. Record that under #6, such as visits daily but doesn't stay there.

3 Here we want information on who paid and where the money came from for the educational fees paid by this HH. The two main sources of funds. But if there is only one source but two people providing from the same kind of source, record that. **See Key Terms List for definition of "loan" and "borrowed" money.**

4 Head of HH means among those who live and eat there almost all the time. It is not the titular male head who is Away most of the time. Who makes the decisions for this group. Relationship refer to biological relationship.

B Type of dwelling. Some microentrepreneurs will live in part of the same room where they carried out their business. Others will have rooms attached to the main business area. A house on agricultural land mean land which they own or rent as a contiguous unit. Agricultural land does not refer to garden plots on mainly town/urban land.

**C** DO NOT count bathrooms or hallways or small store rooms. This refers to where the HH lives. Many rooms will be used for both business activity and living space for HH. **Do not** include rooms rented out.

**D** Where possible, use observation and do not ask.

**E** When walls are plastered so the person does not know, just record DK and go to next question.

**F** This refers to the Main source used.

**G** Urban questionnaire: Electricity - is the place wired or have electricity. This question is not concerned about whether it is turned on or off.

For Mbale, it is assumed there is no electricity in the place. If there is, write in space after F, has electricity.

**5.** **TICK** the appropriate row and ask only the questions for that row. e.g. If household rents, **READ** the rent questions. Owned means that they have customary rights to it or have purchased the house and have no further payments. If the household lives in a place that belongs to someone else and they do not pay any rent for the place, use the #4 Free row.

**C** For those who live in rooms attached to shops, ask if their answer covers both places. If they state a rental value for the dwelling as separate from the shop, then record the amount for the rooms for dwelling in this question and the rental value of the shop later under the enterprise questions. If they on state or know one lump sum, record and more on. But, remember later not to double record the answer under rent of business premises.

**6.** Own or control means that they are the legal owner or have customary rights to control that include transfer of use rights.

**B** If has house elsewhere, rural means on agricultural land or in small market area.

**7** This covers items **OUT OF THE HH** including transfers, remittances of money, gifts or items such as food, payment of rent for others, educational costs, and ceremonies, **AND** assistance for burials and funerals. **DO NOT** include money given as loans and expected to be repaid. If gifts, food or other items given, record the monetary value of the items.

Need to distinguish between rural areas and towns. Before asking #1, **EXPLAIN** you will ask about those in rural areas first and then about those in towns or urban areas. To people in Kampala, everything may be classified as rural!

Do not make the respondent add up the total amount. If she gives each amount, then record each amount. Additions will be done when the data are entered.

**8.** This does **NOT** include items which one member may have taken when eating outside of the HH. The last 3 days, not today.

Vegetables - include all types of vegetables, any form.

Meat, Chicken, include any poultry, game, fish(dried or fresh); they may say they eat it only once a week but only record it if that day was one of the last 3 days.

Milk = any form but not that taken in tea; fresh or sour milk. If they say, only the children, record those days.

Eggs = record the number of days mentioned even when they say only the children.

Main source: this refers to the food eaten the last three days only. May use multiple codes.

Code 4, and specify if takes

Items from her or HH enterprise.

## 8.2 Rural only. Health and Nutrition

A In past 12 months, has respondent tried any new health or nutrition practices?

B If yes, where did she learn these practices. MULTIPLE RESPONSES

C What new practices did she try? MULTIPLE RESPONSES POSSIBLE. (LEARN RESPONSE CATEGORIES FOR SPEED OF RECORDING)

D In past 12 months did respondent advise a non-HH member about improved health or nutrition practices.

9 What items have been purchased by the respondent in the last 12 months. Purchased individually means only with her/his money; co-purchased means jointly purchased, mixing of funds from others. The items may be for the HH dwelling, the farm, for enterprises of another HH member, traditional woman's dress, building materials and so forth. DO NOT include here livestock, agricultural inputs, and fixed assets for the respondent's enterprise(s) since those will be covered later.

B Its important to get this information.

C Is any money still owed on this? If YES, ASK, how much is still owed, principal plus any interest. Record 0 for none.

E What was the Main source of funds, record only one response. If it was a loan, specify the organization or bank or categories such as friend, spouse, etc. Note that borrowing, as distinct from a loan, is some arrangement which DOES NOT include interest payments and a fixed due date. A loan is a formal arrangement and includes interest and fixed term/fixed due date.

F ASK, Is this item owned exclusively by you? If the HH broke up, could she/he take it away or retain it?

10.1 Items owned by any HH member but not named in Qt 9, or any gifts acquired. **READ** the individual items listed in 10.1.

Urban questionnaire: If the refrigerator is mainly used in an enterprise but also for HH record it here.

**10.2 ASK** does any member of this HH own a bicycle or other means of transport? If **YES** just ask what and record answer. **DO** include transport owned by HH member and used in business. Currently in working order refers to this week. It can be in for repairs but not in the shop indefinitely.

11. Cultivable land means that which is suitable for crops: soil and drainage affect which crops can be grown. Here we include land not cultivated, such as land in fallow and that held but not used. First ask if they own/control, rent or lend out or rent in land, or use other land. HH in Kampala and Masaka may not own or use such land.

B. Land owned/controlled by HH; controlled refers to customary tenure rights which extend to right of transfer. People have several small parcels of land. Ask them to estimate the total amount owned/controlled and include the land rented or lent out **but not** land rented in or belonging to another HH or someone outside this HH. Then of this, how many acres have they lent and/or rented out?

C Land rented in and used for crops

D Parents of respondent or respondent's spouse.

**12.1** Crops of the respondent. Those solely/exclusively owned and those jointly owned that were grown the past 12 months. This includes newly planted crops which have not yet been harvested and permanent crops (those that do not require planting or setting out every season). We are mainly interested in the crops grown and sold.

12.2 In the last 3 months, has respondent purchased with money she/he earned any inputs for crops or paid labor for crop? If yes, don't read . Ask and tick if mentioned. Other inputs write the name. For all record amount spent; do not make the respondent add the totals, neither should you if large. Just write down each expenditure for labour, if paid more than once.

13. Crops grown by other HH members individually or jointly (not including those mentioned in Qt 12.1). **ASK** respondent to name in order of importance to the HH economy. We are primarily interested in those which are marketed. **DO A** first and then ask **B**.

14. Livestock. **PROBE** a little if seems reluctant to talk about numbers. Re poultry just estimate number if over 10. Dairy cattle does **NOT** refer to local breeds, rather crossed or upgraded locals, or any exotic breeds. There should be **NO** double recording of other cattle and ploughing animals.

15. Sources of Income. You have already been learning about crops and livestock which have been sold in the past 12 months. Now we want to find out other sources of cash income for this HH.

15.1

A First, ask about any enterprises/businesses owned by members of this HH . There are two types: Include on-farm activities which generate a cash flow on a regular basis, that is weekly or bi-weekly. Record these here even if mentioned previously. FOR MBALE, THIS WILL INCLUDE BREWING, YEAST MAKING, MAKING FOOD AND SELLING, ZERO GRAZING, AND MAYBE POULTRY RAISING. FOR URBAN AREAS, MAY INCLUDE ZERO GRAZING, RABBITS AND POULTRY RAISING OR LIVESTOCK TRADE. It may include seasonal activities BUT NOT occasional sale of crops or Livestock or livestock products ONLY from own or HH production. Here you are asking about the enterprise - as they consider it; not the individual activities within it. For example if the person has a shop, just record shop. If the business sells fruits and vegetables, just write fruits and vegetables. A small table with a variety of items is usually called vending table.

ALSO INCLUDE UNDER A, NON-FARM INCOME GENERATING ACTIVITIES. Do not include rental properties as an Enterprise.

LIST ALL AND THEN DO B.

B. What is the ownership pattern?

- 1 = respondent sole or individual owner; no other owners
- 2 = respondent is co-owner with another HH member(s)
- 3 = respondent is co-owner with one or more persons who are not HH members
- 4 = spouse is individual owner or co-owner with another person outside the HH
- 5 = another HH member is individual owner or co-owner with another person outside the HH
- 6 = Other, specify ownership pattern

15.2 What were other sources of income for HH or members in the last 12 months (READ)

A/B 6 = if sells labor, casual or part time work

7 = salaried or wage income

8 = rental income, BE SURE TO ASK THIS

9 = transfers, remittances, gifts, TESO, other contributions  
(TESO clients receive funds each month )

DO NOT INCLUDE SCHOOL FEES PAID BY SOMEONE OUTSIDE HH AND  
RECORDED IN QT 2

10 = other, SPECIFY.

DO NOT INCLUDE MONEY GOTTEN FROM LOANS OR BORROWING IN LAST  
6 MONTHS.

**PROBE** for any other source of income which has not been mentioned,. Include here any lump sum payments for pension, retirement, retrenchment, etc. and regular pension payments

B Who earned (Multiple codes possible)

- 1 = respondent
- 2 = spouse/partner
- 3 = other HH member
- 4 = HH as a unit or group
- 5 = other specify

NOW WE STOP AND ASK: THINK ABOUT ALL OF YOUR HH'S SOURCES OF INCOME THE PAST 12 MONTHS. THIS INCLUDES THE CROPS AND LIVESTOCK DISCUSSED EARLIER, ENTERPRISES AND THE OTHER SOURCES. IF THERE WERE CROP SALES (QTS 12.1, AND 13). AND LIVESTOCK SALES (QT 14) , ASK THE RESPONDENT TO THINK OF THESE CROP SALES AS ONE SOURCE OF INCOME; LIVESTOCK SALES AS ANOTHER SOURCE.

Then each enterprise and other source of income should be treated as separate categories.

ASK: PLEASE TELL ME THE 5 WHICH CONTRIBUTED TO THE MOST TO HH CASH INCOME THE LAST 12 MONTHS.

Rank them in order of there contribution to total HH cash income, top record as 1 and so forth.

Do not assume that enterprises other sources which contribute money on a regular basis earn the most money.

ASK the respondent. This means HH income; income from a polygamous husband may not come into this HH.

**Gross income** is the total amount of income earned: and does not take into account the cost of inputs and other expenditures required to earn this gross income.

**16** This question covers any money acquired the last 6 months by respondent for purposes of her/his income earning activities. **The** money may actually have been used for something else **DO NOT READ RESPONSE CATEGORIES.** Borrowed means it does not include both an interest payment and a fixed date when must be repaid. Banks gives loans. So do numerous other organizations (#2) in addition to those listed in #3, the study's client population. Individuals may also extend loans in that they charge an interest and have a fixed repayment date. If respondent has obtained money from #4, #5 or other in #6, ask if interest charged and amount, if had a fixed due date, and length/term of loan (record number of days, weeks or months as appropriate. Interest is charged if the amount due is greater than the amount borrowed.

If got more than one loan or borrowed in the last 6 months for income generating activities, record multiple responses.

**16.2** If respondent received loan from FINCA/PRIDE/FOCCAS ask A-C. Some are likely to have had several loans before the latest one, the most recent one. For B and C, do NOT count the most recent loan. For C, just record the amount for Each loan (principle, not amount the had to be repaid which includes interest payments) and do not try to total the amounts.



- 16.3 ASK to everyone who either received a loan or borrowed money in the last 6 months, how they spent the money. If received loans from FINCA/PRIDE/FOCCAS ask specifically about how this loan money was spent even if they also got money elsewhere. For all others, ask about the largest amount obtained. DO NOT READ responses.

1 = Enterprise activity means it should be for operating costs, purchase of goods/stock/material, purchase of fixed asset or Paying rent for business premise and labour, transport.

Column C, record which enterprise since there may be more than one of that type in the HH. For example, two people in the HH may have the same kind of business, such as a duka/shop, therefore it is important to know

Whose shop was assisted. In D ask who is owner of the enterprise.

Have the respondent name each use (column A). Then ask C-D on each. At the end, ask the amount spent for the two largest Categories, not on specific items bought for enterprise etc.

17. **SKIP to Qt 20 for all those who borrowed money. ((LOOK AT QT 17.1; IF RESPONSE IN #4-5 SKIP)**

What would the respondent (or the HH ) done if respondent had NOT gotten the loan. 4= continued as was doing means would not have made those expenditures. Be sure to SPECIFY any other answer.

- 18.A. Who decided about the actual use of the funds? One may have intended one use, but when the money came used it for something else. 2= talked it over means consulted, took others opinions but then respondent made final decision. Credit group, means they may have advised the respondent.

19. Who has been providing the money for the loan payments or payment. What has been the pattern?

B What have been the two main sources of funds for these repayments.

20. Do you save in any of these ways. Read categories. When you ask, #4 other, if they are in rounds, or rotational clubs-find record it under other. #3 A means that credit groups/associations often require that a member make mandatory payments or contributions such as for a loan insurance fund. #3B means that credit groups/associations often provide a means for individuals to save, with no requirements about the frequency and amount. ASK the current amount saved. Do not probe if unwilling to tell you.

**Rounds** means clubs or groups where members contribute a set amount at a set time, regularly, and then one of the members gets all the money, in rotation each time, every member getting a turn at receiving all the money.

**Savings club** means money is saved, but not given out to someone each time deposits are made. If savings clubs are mentioned, record under Other. If respondent mentions giving out

loans which earn interest and investments as savings, please make note but do not include under Other.

For #2 and #3 record only for individual accounts, not joint accounts .

21. **STATE** Now I would like to ask you about major unanticipated events within your household in the past 12 months that had financial repercussions on the HH. Events happen that change the income and expenditure patterns or may require an extraordinary expenditures - unplanned expenditure for a special reason, this is not part of the normal pattern and long term changes may result. **PROBE**, if necessary read response categories.

**A** Type of event **MULTIPLE RESPONSE** : circle all that apply

**B** Damaging means which upset the household economy, pattern of income or was the most financially costly. We know that all of the events above have personal and human dimensions as well. Some of the events happen in a package, such as illness, Loss of job, and death of HH member. Try to record the one which had the biggest financial impact. If not possible, use multiple responses for the package.

**D ASK** When this (*damaging event*) occurred, how were financial demands met then and afterwards? The event may have required an extraordinary expenditure or may have required adjustments to the pattern of expenditures. This questions covers both.

*Multiple responses circle all that apply*

1 = used earnings/regular income i.e., handled within existing income

10 or 11: Renting or selling assets. Assets are physical property or items or possessions. If assets sold or rented out, ASK please tell me which assets were sold or rented out. Record. This means assets owned by HH or a HH member.

## RESPONDENT'S ENTERPRISES

22.

(1) Explain that you first want to know about those which generate cash on a regular basis, that is weekly or bi-weekly.

(This means normal flow, not seasonal or irregular)

**Do A and B first. C.-E is done last after recording for lines numbered 1 and 2 .**

**A** Describe the main activity. Do this by using general descriptive categories such as sewing,, tailoring (makes clothes on order), vehicle body repairs - metal work, shop, bar, hotel.

**B.** Ownership pattern;

1 = respondent individual, sole owner

2 = respondent co-owner with spouse

3 = respondent co-owner with other HH member(s)

4 = respondent co-owner with non HH member

5 = other explain

- (2) Other enterprises, These are those which do not generate money on a regular bases. They can be seasonal or irregular. (We have information on sales of crops and livestock produced by the respondent and/or respondent's household. While these Should be listed here if mentioned, they alone should not be the focus of asking questions about Enterprise Two.). For example, selling a pig or cow once or twice a year does not justify asking Enterprise Two questions about this income generating activity. If it is a significant operation, such as poultry keeping for sale of broilers it should be recorded and be focus for Enterprise Two. Own or household produced items can be sold in same space as other items and thus covered under Enterprise One or Two.

C for 1 and 2:

**The purpose of this question is to identify an enterprise: more than one activity can take place at the same Time and space. These are grouped together and considered as an enterprise.**

Which operate at same time and space. Space means main sales site or base. If sales are made from same place for Activities listed in 1.2 and 2.2, then in 1.2 add the number 2.2; and in 2.2 add the number 1.2 so we can pair the activities. Which operate in same time and space. If any operate in more than one place but use the same stock, classify as one enterprise and hence record the row numbers to get pairs or matches.

- D Before doing D and E, classify activities into enterprises. Explain to respondent the grouping. Then ask, has this enterprise been operating/open for business the last 2 months. (It might have been closed Due to illness, funeral etc)**

**Then you will study the responses to identify what activities/enterprise to cover in questions for Enterprise One**

And for enterprise Two.

**Enterprise One is that which generates a cash flow on a regular basis. (NOT THE MOST PROFITABLE)**

**HOWEVER, if more than one enterprise generates a cash flow on a regular basis, select the one open/operating**

**The last 2 months AND generating the most profit)**

**IF ONLY TWO ENTERPRISES, THE SECOND ONE WILL BE COVERED UNDER ENTERPRISE TWO.**

**IF MORE THAN TWO ENTERPRISES, WHICH ONE WAS OPERATING THE LAST TWO MONTHS AND GENERATED THE MOST PROFIT. THIS WILL BE ENTERPRISE TWO ABOUT WHICH YOU ASK QUESTIONS.**

**MAKE NOTE ON PAGE THE ACTIVITIES AND HOW CLASSIFIED INTO ENTERPRISE ONE AND TWO.**

- 23.** The purpose of this question is to classify the enterprise by sector. However, many enterprises cover activities Which fall into different sectors. For example, a shop can sell

dried food, etc (TRADE), chapatis the owner Makes (SERVICE), and have a sewing machine for repairs and making dresses (MANUFACTURING).

**Remind the respondent which activities you have classified as one enterprise. Then use observation (if Interviewing at business site as well as ASK: ALSO REFER TO YOUR LIST OF SECTOR CLASSIFICATIONS**

1 = buy and sell items - trader

2 = sell crops/livestock/ or livestock products produced by you or your HH

If sells crops/livestock or livestock products PRODUCED BY OTHERS THIS IS TRADE

Do not include items transformed/

3 = services, food and local beer sales, hair dressing etc

4= manufacturing: making, repairing

**Use your list to help classify TYPES of activities. In Mbale, if women brews beer for selling to customers and also Sells to other women who will sell to customers classify as service or manufacturing based on which generates the most cash income.**

#### 24. Operational Pattern

A Record year respondent first began in this type of business.. If begun within the past 12 months also record the month begun.

Since microentrepreneurs especially traders often move up in scale and type of activity, if this business is less the 12 months

Old, ASK did you own another enterprise before this one?

B. Number of months in operation last 12 months. The person may have been ill, or something else may have caused the Business not to operate. Operating means when available/ open for sales or when producing something or traveling To buy inputs.

#### 25. Main business site. Ask if this is main site or whether the respondent also has other outlets or sells elsewhere.

Establish the main business site.

Is it at the same site as where lives, that is lives in the shop or has rooms adjacent to the business structure.

*If not interviewing at the main business site, ASK, please describe the immediate surroundings of your main business site.*

*If necessary read response categories.*

B Main Location: This means the immediate surroundings of main business site (premise) "I stand at the business site and look around, where am I?" Since an entrepreneur may have more than one business site (premise), the **MAIN** one is defined as follows:

\* Main sales location - for traders, agricultural sellers

\* manufacturers - main production site

\* services - main site for organizing/contacting/storage i.e. the "base"

**Urban Qt:**

1= residential trading area, this means houses and shops mixed together

2 = Formal market centre- there are established markets such as

3 = Town/city centre means not in a formal market centre in a town/city centre, it could be in a shop or along a road

4 = Mobile means no fixed sales site, moves around during a day or changes from day to day

5 = Other

**Rural Qt:**

1= residential trading area, this means centre with some shops , it may be one row deep or larger

2 = Formal market sites- there are established markets sites, where people pay daily or weekly fees to use

3 = Other, on main road means site is on a two lane road but not in a trading area

4 = Off main road, sells from house or otherwise not on a two lane road

5 = Other Specify

**C Business physical structure**

Main Premise where business done. Business premise: This means the exact physical structure where the business operates, not the surroundings. For example, my main business sites is located in a formal market; then the business structure in the market could be a) outdoors, selling on the ground, b) a stall, or c) inside a permanent building.

If not interviewing at the main business site or if interviewing at residence, **ASK**, which best describes your main business site. **READ** response categories.

**C 1 = Open air, including those with umbrella's and temporary roof**

2 = semi-permanent structures with roofs, such as stalls, shops, shed ; poles and mats; low grade unburnt bricks

3 = Permanent building of brick, cement

4 = Mobile, no main premise, moving around, no base

5 = Other, specify \_\_\_\_\_

**D ASK if pays charges for the use of the place (building or land) IF ENTERPRISE AND DWELLING THE SAME, MAKE SURE YOU ARE NOT DOUBLE COUNTING THE RENT. CHECK BACK TO QT 5**

**E IF PAYS NO CHARGES, WHAT IS THE FORM OF TENURE**

This question concerns the *security* of the premises from eviction, movement by authorities and so forth. If the person is selling along the street in front of an authorized site, we are concerned about that person's actual selling site.". If he/she is not paying rent but using someone else's residence, probe to assess security level of the arrangement. Informal agreement implies that the person could not be evicted without notice.

26. Type of seller/supplier with which respondent spent the MOST money. READ response categories, if appropriate.
- 1 = farmers(on farms), did they go onto commercial, semi-commercial or peasant farms to buy agricultural products, brew for reselling, yeast for making brew , trees for making charcoal, or buying charcoal, cows for slaughtering
  - 2 = rural markets (any type of organized market or trading area)
  - 3 = Traders/intermediaries (in urban area) FOR MBALE this response is different- means people coming to sell to respondent.
  - 3 = wholesale/retail shops - in towns, urban areas
  - 4 = factories/manufacturers --commercial businesses for timber, construction materials etc

27 FOR SELLERS OF CROPS AND LIVESTOCK AND LIVESTOCK PRODUCTS (e.g. milk, eggs). This does not mean products that have been transformed through any process. **This does not have to be the main line of products sold.**

A Asks about the usual or normal pattern .

B. Asks about last calendar month.

28. BEGIN with a with asking respondent to think about the total value of sales last month. What products contributed the most to the money obtained and any due from extension of items of credit? What were the three most important products? Thus we can assist the respondent to identify the 3 top products in terms of **value of sales (that is money received and money due on products sold.)**.

**ASK**, What are the three products or services that contributed the most last month to the sales VALUE, expenditure and inputs not taken into account. If respondent sold more than 3 types of items last month then list 3, not just the top one or two.

*Then for each item, one by one and row by row. Note that the sections answered i.e. C or D or E or F, could differ for different products.*

## **B FOR ITEMS BOUGHT AND SOLD (TRADED) ONLY**

**B1 ASK**, Unit of purchase. Unit, means a crate of cokes, a crate of tomatoes, a bale of clothes but it could also mean individual items such as a dress. Do not worry about translation of what the unit is. This is mainly to establish a unit to discuss.

B2 Cost of the unit in B1. Not including labor and other inputs such as transport, rent etc.

**THEN ASK RESPONDENT WHICH IS EASIEST FOR YOU TO REMEMBER - SALES LAST MONTH OR LAST 7 days.**

**ASK C OR D, ACCORDINGLY.**

**C1 ASK**, how many purchase units were sold last month. Be specific e.g. half a crate.

C2 Average selling price per unit

C3 Total sales value last month. This could be C1 multiplied by C2 but if discount is given for instance it may differ.

**D FOR THOSE WHO COULD NOT GIVE INFORMATION IN C**

D1 **ASK**, how many purchase units were sold the last week.. Be specific e.g. half a crate. You may have to assist with recall by asking about yesterday and working back for 7 days.

D2 Average selling price per unit

D3 Total sales value last week. This could be C1 multiplied by C2 but if discount is given for instance it may differ.

D4 **THEN ASK, was last week 's sales high, low or average compared to the weeks last month. Use this question to help**

**The respondent to estimate the total sales last month.**

Were the sales the last week, higher, lower or about the same as the weeks last calendar month?

Now we want to assist the respondent to estimate the total sales value last month using the weekly information. First ask whether the sales last week were typical of other weeks, or were they higher or were they lower?

D5 Probe and spent time to establish an estimate for total sales last month. It will not be simply the weekly figure multiplied by 4.

**29. FOR ALL OTHER ITEMS AND FOR SERVICES**

A List the top three products or services. The products may be malwa, a type of dress made, school uniforms etc.

**ASK RESPONDENT WHICH IS EASIEST FOR YOU TO REMEMBER - SALES LAST MONTH OR LAST WEEK.**

**ASK B OR C, ACCORDINGLY.**

B1 **ASK**, how many sales (service) units were sold last month. For a hair dresser, use heads.

B2 number sold

B3 Average selling price for one unit. **This means actual price sold at.**

B4 Total sales value last month. This could be B2 multiplied by B3 but if discount is given for instance it may differ. Not including labor and other inputs such as transport, rent etc. Take time to work with respondent to estimate and compute the cost.

**C FOR THOSE WHO COULD PROVIDE INFORMATION on the month, ask about last week**

You may have to go day by day for those who do not know about the total week. Ask what sales yesterday.

Then the day before that, etc.

**C 1-4** Same as B 1-4

**C 5-** Were the sales the last week, higher, lower or about the same as the weeks last calendar month?

Now we want to assist the respondent to estimate the total sales value last month using the weekly information. First ask whether the sales last week were typical of other weeks, or were they higher or were they lower?

**C 6** Probe and spent time to establish an estimate for total sales last month. It will not be simply the weekly figure multiplied by 4.

**D Ask the respondent to estimate net margin (sales value minus costs) per sales unit.**

S/he may have an idea of the amount they would like to get. Probe to try to get an actual net. This is only per item, not counting other costs like rent, wages etc.

**30. ASK** Do the sales units sold represent all or almost all (90-100 %) of the sales for the last week? Month? IF ONLY HAVE FOR LAST MONTH, ONLY ASK RE LAST MONTH.

**31 ENTERPRISE TWO (SAME AS above)**

**39 ASK**, please think about the sales revenue from your enterprises (one and two - the ones discussed in detail, and any others listed as enterprises in Qt 22 how was the money you received spent? (DO NOT READ CATEGORIES, BUT REMIND RESPONDENT THIS INCLUDES MONEY PUT BACK INTO BUSINESS FOR INPUTS, PRODUCTS TO SELL AND GENERAL OPERATING EXPENDITURES) THIS IS AN IMPORTANT QUESTION. SPEND TIME.

Tick those items which respondent mentions. Then before proceeding with C-D, go back and confirm that all these Expenditures were made LAST calendar month.

**C-D** Then ask the respondent to think about those on which she/he spent the most money. Rank the three top ones.

Afterwards ask how much did you spend on each of the three.

**IF IT IS EASIER TO THINK FIRST ABOUT AMOUNT SPENT ON EACH, DO D FIRST AND THEN GO BACK TO**

**C.** The respondent may not be able to estimate the amount spent on his/her enterprise or on food. Try to get a rough Estimate.



**SUMMARIZE AND THEN GO BACK TO QT 28/29/30 AND (IF SECOND ENTERPRISE) 36/37/38. HAS RESPONDENT INCLUDED ALL OF THE MONEY SPENT TO BUY INPUTS/GOODS/STOCK FOR BUSINESS? DOES THE NUMBER OF ITEMS STATED AS EXPENDITURES SEEM IN LINE WITH THAT AMOUNT OF MONEY FROM SALES GIVEN WHAT THE SALES INFORMATION REPRESENTS AS A % OF TOTAL ENTERPRISE SALES? DISCUSS WITH RESPONDENT TO CLARIFY. IF NECESSARY MAKE NOTE.**

If does not know for co-owned enterprise but knows for the other (if you did 2 enterprises), make note and record For the one she knows.

40. Over the past 3 months who decided how this revenue from your enterprises would be spent? (What was the usual Decision-making pattern?)

A, Who decided last month to spend the money in these ways?

**Consultation** means discussing it with someone but respondent makes final decision

**Joint** decision (option 3) means respondent and one (or more) other people reach an agreement

If there appears to be a general pattern, e.g. I give to my wife and she makes the decisions each month, record under 4 other and explain.

**B** Circle relationship of other person with who the respondent consulted, made joint decision or mentioned in 4.

**41** Ask about who assisted last week and last month with the one/two enterprises discussed in detail. Remind respondent which you are talking about. Include casual, irregulars workers . The row for the respondent **MUST** be completed.

**A** **ASK** the names of everyone who worked last week and last month and record them

THEN ASK B to G FOR EACH PERSON, including respondent, one by one and row by row

**C** **ASK** is she/he over 15 years old?

**D** We are aiming to get the monthly figures. Ask all hours, D1, D2, D3 so as to get as much information as possible.

**D1** Average number of hours per day worked last week.: record these even if respondent claims it was not a normal week

**D2** Total days last week

**D 3** Total days last month worked. Standardize. October has 31 days and Nov 30 days. Standardize.

7 days per week = record 28 days

6 days per week= record 24

5 days per week= 20

**E** First ask if the person is paid and then ask how. IF a household member is not paid in Sh, but there is an explicit agreement that person will receive in-kind payment, then record YES. One assumes household members receive payments indirectly. In-kind payment means in items or services instead of cash. It may include food eaten at the work-place.

**In kind** implies the value is calculated/estimated as all or part of the payment for services rendered.

2 = mixture of cash and kind

**F** Some respondents may pay people by the task or job, not by the hour. If so, ask how many people paid by task/job  
Piece last week. Include here, people paid only on commission, that is what that person sells.

42. Respondent's enterprise Assets First for enterprise one and two and then for other enterprises which HH has or plans to have but did not mention in Qt 9. No double recording in Qt 45 and Qt 9. Re Enterprise One and Two, remind respondent what enterprise(s) discussing.

Fixed assets the respondent has purchased in the last 12 months.

#### **INCLUDE**

hire purchase items

transport, machinery, equipment, furniture, fittings, land, buildings,

buying a separate premise not physically attached to residence

buying or bought land separate from where household lives

#### **EXCLUDE**

Items mentioned in question about HH and other purchases.

The purpose of this question is to be able to calculate the total amount invested in this enterprise the last 12 months.

Complete A in full and then ask B-E for each item, row by row.

**E** If not paid for in full, ask total amount (principle plus any interest) still remaining to be paid

**F** Do last. Which items are owned by the respondent (could take away or retain if HH broke up)

**Record code for each item.**

43. The purpose of this question is to learn if in the last 2 years (or if business new, since it began) have there been any

Negative consequences within the HH as a result of the respondent having her or his own income generating activities.

Does involvement in an income generating activity cause negative results in the HH.

Respondents however may use this as the opportunity to talk about other negative things related to the business.

Ask the question clearly. But, if respondent chooses to talk about some other negative things, record. Do not

Press the question. Record what and why.

44. The purpose of this question is to learn any positive results or outcomes as a result of owning an income generating Activity, especially anything that has not been covered.
45. Any plans or strategies the respondent has for increasing her/his income. Ask what is the plan/strategy and THEN be sure to ask what she/he is doing to implement it. If nothing yet record this .

1= Yes      2- No **CONTACTS**

STATE: You have been very helpful and I thank you for telling me about your enterprise and household, We will return in two years time to find out how things are progressing with you, your HH and your enterprises. If you are not at the same business or household address, who will know where you are?

Obtain details of their permanent mailing address or mailing address of next of kin or close friends who will know where they are. Telephone numbers will also be useful. Under other contact information, if the person is formally employed record name of company or office and telephone number, OR the home telephone number.

As you depart, show an interest in the business, any special products etc. LEAVE ON A POSITIVE NOTE. Chat with respondent to show interest.

AFTERWARDS, write comments on questionnaire in terms of willingness and ability to answer questions. Ability refers to the person knowing the answer.

## V. KEY TERMS / DEFINITIONS

**ENTERPRISE/BUSINESS** an activity to produce cash income; it does not involve working for someone else. It can be (very) small or large. A range of income generating activities carried out in same time and space is classified as one enterprise.

**ENTERPRISE ONE** It includes non farm activities that produce a regular cash flow income, and on-farm AS LONG AS IT PRODUCES A REGULAR CASH FLOW. This definition includes poultry production for eggs and broilers, zero grazing/milk production from crossbreeds or exotic cattle, raising rabbits to sell, and brewing or distilling of local drinks as long as these are carried out on a regular basis to generate a cash income.

**ENTERPRISE TWO** In addition to the definition for Enterprise One, this refers to seasonal, occasional trade, manufacturing or services, so long as they have been carried on in the last two months alone or in conjunction with on-farm activities. IT DOES NOT REFER TO SEASONAL, OCCASIONAL SALE OF CROPS OR LIVESTOCK IF THAT IS THE ONLY ACTIVITY. (We have already collected information on these.)

**HOUSEHOLD** A household is **a group of persons who usually live and eat together**. Usual members include those who are away on a visit, those in boarding schools, and polygamous husbands and the elderly and anyone else who lives here more than six months a year. Domestic workers with part of meals taken in their own quarters are not classified as part of this household. Relatives or family who normally live elsewhere are NOT part of this household. May have single person households.

In rural areas, the actual houses may be separate on the compound. The key is whether they usually eat from the same pot. There may be cases of widows who live adjacent or on a compound but share no other resources with those with whom they eat such as their son's family. In such cases, the widow would be a single person household.

**LOAN** money borrowed that must be repaid by a certain time and with interest

**BORROW** money obtained that will be repaid but may be with or without interest; and the due date may or may not be specified

**FIXED ASSET** a physical item, possession, including livestock, land, buildings, equipment, tools, furnishes, Bed sheets, blankets etc.

**SALES VALUE** money obtained and still owing from items sold; price sold at

**SALES RECEIPTS** money actually obtained, cash in hand

**NET REVENUE/PROFIT** Value of sales minus expenditures

**MARKETING MARGIN** For each item sold, sales value or price sold at minus cost of that item to seller

**PAST 24 MONTHS** depending on when interviews are conducted; if in September refer throughout to period September 95 to September 97. If in October period is October 95 to October 1997.

**PAST 12 MONTHS** depending on when interviews are conducted; if in September refer throughout to period September 96 to September 97. If in October period is October 96 to October 1997.

**PAST 3 MONTHS** depending on when interviews are conducted; if in September refer throughout to period June to August 1997. If in October period is July to September

**PAST 1 MONTH** depending on when interviews are conducted; if in September refer

**LAST CALN. MONTH** throughout to August 1997. If in October refer throughout to September 1997. If unforeseen circumstances have prevented a business from operating during the last calendar month, but usually the business is a regular one, then refer all questions of "last caln. month" to the last but one calendar month.

**LAST WEEK** Means last calendar week.

## SECTOR CATEGORIES

### A. COMMERCE/TRADE (ITEMS BOUGHT AND SOLD; NO VALUE ADDED)

#### EXAMPLES

Shop

Vending table with limited stock (e.g. matches, cigarettes etc)

clothes/garments, shoes etc (used or new)

Dairy products - milk (not canned or powdered), eggs, ice cream not produced by respondent or respondent's household

butchery/fish/meat/chickens

Stationery, printed materials, books, newspapers

hardware, metal products

cosmetics

Farm products not produced by respondent or respondent's household

leather/shoes,

Drug shop

Brewing for sale to people who will sell it to customers

Yeast making for sale to people who will use it

Paraffin/kerosine

Flour

Dried Fish

### B. AGRICULTURE (THAT PRODUCED BY RESPONDENT OR RESPONDENT'S HOUSEHOLD)

Poultry (chickens for eggs or broilers, turkeys)

Pigs, rabbits

Livestock trade

Milk production from crossbreeds or exotic cows; zero grazing

Crops grown by household or respondent and sold (e.g. maize, matoke, bananas)

### C. MANUFACTURING

#### GARMENTS/TEXTILES

Sewing, knitting, crocheting, makes clothes, embroidery

tie/dye

Makes clothes on order to fit - tailoring

#### FOREST BASED PRODUCTS

furniture making, carpentry, wood carving,

grass/cane/bamboo works,

Saw milling -

Charcoal making (from trees not on own land)

#### METAL WORK

welding, other  
Tinsmithing (Drum making/refurbishing/repair etc)  
Blacksmith,  
Fence maker, other

#### LEATHER/RUBBER/PLASTICS

Shoe maker/Sandal making  
purses & other leather work

#### MASONRY

brick making, block making, pottery work, other

### **D. SERVICES**

#### FOOD AND BEVERAGES

bread or cakes, madazis, chapatis, other cooked foods  
Eating Room, restaurants  
Bars/salons/local brew  
Brewing/distilling  
Yeast  
other cooked foods

#### REPAIR WORK

auto repair (not welding) ,  
bike repair,  
electrical repair,  
clock/watch/jewelry repair,  
Plumbing,  
radio/TV repair,

#### OTHER

Hair salon/barber  
Bus/taxi/lorry transport service,  
Dry-cleaning/laundry, Photo, hotel, or others requiring fixed assets  
Professional services, e.g. Accounting, computer services, services to professionals,  
Schools, training, education  
Traditional healer  
Clinic  
Hotel

## **ANNEX E**

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**Table A.1 Number and Percentage of Households With at Least One Member Whose Main Activity is Farming**

LOCATION	FARMING		NON-FARMING		TOTAL
MASAKA	81	(13.5%)	518	(86.5%)	599
KAMPALA	6	(1.7%)	353	(98.3%)	359
MBALE	227	(61.2%)	144	(38.8%)	371
TOTAL	314	(23.6%)	1015	(76.4%)	1329

GENDER (Masaka)	FARMING		NON-FARMING		TOTAL
FEMALE	58	(11.4%)	451	(88.6%)	509
MALE	23	(25.6%)	67	(74.4%)	90

Source: Field Survey Data, 1997.

A household is counted if the question is answered. A response of ‘no’ is counted as a response. Households for whom the data base registers a blank, or a missing value, are not counted as households. Thus, to interpret the first cell (Masaka/Client), one should say: “Of all the respondents in Masaka who gave a valid response to the question, ‘Does your household have at least one member whose main activity is farming?’, 81 respondents (or 13.5%) indicated their households had at least one member whose main activity is farming.”

**Table A.2 Number and Percentage of Households with at Least One Member Whose Main Activity is Farming**

LOCATION	FARMING		NON-FARMING		TOTAL
	Client	Non-Cl.	Client	Non-Cl.	
MASAKA	49 (13.7%)	32 (13.3%)	310 (86.3%)	208 (86.7%)	599
KAMPALA	5 (4.1%)	1 (0.6%)	117 (95.9%)	176 (99.4%)	359
MBALE	114 (59.7%)	113 (62.8%)	77 (40.3%)	67 (37.2%)	371
TOTAL	168 (26.5%)	146 (24.5%)	504 (73.5%)	451 (75.5%)	1329

Source: Field Survey Data, 1997.  
There are three missing values. N=1329.

**Table A.3 Average Number and Percentage of Household Members Whose Main Activity is Farming**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	0.16 (6.48%)	0.17 (6.97%)	0.16 (6.68%)
KAMPALA	0.03 (1.11%)	0.01 (0.29%)	0.02 (0.71%)
MBALE	1.09 (48.92%)	1.08 (52.28%)	1.09 (50.57%)
TOTAL	0.37 (16.07%)	0.39 (18.65%)	0.38 (17.23%)

Source: Field Survey Data, 1997.



**Table A.4 Number and Percentage of Respondents\*\* Who List Farming as Their Main Activity**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	22 (6.2%)	8 (3.3%)	30 (5.0%)
KAMPALA	2 (1.1%)	0 (0%)	2 (0.5%)
MBALE	98 (53.6%)	99 (55.9%)	175 (54.6%)
TOTAL	122 (17.3%)	107 (18.2%)	229 (17.6%)

Source: Field Survey Data, 1997.

\* A 'Respondent' is anyone who answers the question. A person who responds 'no' is counted as a respondent. Persons for whom the data base registers a blank, or a missing value, are not counted as respondents. Thus, to interpret the first cell (Masaka/Client), one should say: "Of all the clients in Masaka who gave a valid response to the question 'What is your current main activity?', 22 respondents (or 6.2%) indicated farming was their main activity."

There are 31 invalid cases. N=1301.

**Table A.5 Total Number and Percentage of Households Having Cultivable Land**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	320 (89.1%)	155 (64.6%)	475 (79.3%)
KAMPALA	113 (62.4%)	79 (44.9%)	192 (53.8%)
MBALE	191 (100.0%)	177 (98.3%)	368 (99.2%)
TOTAL	624 (85.4%)	411 (69.0%)	1035 (78.0%)

GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	278 (88.5%)	121 (62.1%)	399 (78.4%)
MALE	42 (93.3%)	34 (75.6%)	76 (86.7%)

Source: Field Survey Data, 1997.

**Table A.6 Average Size of Cultivable Land (in acres) for Those Households Owning/Controlling Land**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	6.12	2.94	5.11
KAMPALA	4.52	4.97	4.71
MBALE	4.48	3.07	3.81
TOTAL	5.36	3.33	4.50
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	3.15	2.85	5.38
MALE	4.18	3.23	3.75

Source:

**Table A.7 Average Size (in acres) of Total Cultivable Land Available to Land Users**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	6.26	3.02	5.25
KAMPALA	7.06	5.08	6.23
MBALE	5.44	3.74	4.55
TOTAL	6.15	3.68	5.16
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	4.20	3.68	3.96
MALE	6.58	2.81	5.51

Source: Field Survey Data, 1997.

**Table A.8 Total Number and Percentage of Households Who Own Land\*\* Who Rent Out/Lend Out Land**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	53 (16.7%)	15 (9.8%)	68 (14.5%)
KAMPALA	12 (11.4%)	7 (9.7%)	19 (10.7%)
MBALE	33 (14.3%)	15 (9.1%)	48 (11.7%)
TOTAL	98 (15.1%)	37 (9.3%)	135 (12.8%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	4.20	3.68	3.96
MALE	6.58	2.81	5.51

Source: Field Survey Data, 1997.

\* 'Households Who Own Land' are households who answer the question 'Land Owned/Controlled by the household' affirmatively. Thus, to interpret the first cell (Masaka/Client), one should say: "Of all the clients in Masaka who gave an affirmative response to the question 'Does your household own/control land?', 53 respondents (or 16.7%) indicated they rent out/lend out land."

**Table A.9 Average Size of Rented Out/Lent Out Land (in acres)**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	2.83	0.72	2.36
KAMPALA	6.15	3.85	5.30
MBALE	4.20	2.20	3.41
TOTAL	3.64	1.92	3.13
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	3.26	0.69	2.69
MALE	1.16	0.87	1.10

Source: Field Survey Data, 1997.

**Table A.10 Total Number and Percentage of Households Using Land\*\* Who are Renting In Land And Using it for Crops**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	42 (25.6%)	82 (27.5%)	124 (26.2%)
KAMPALA	6 (5.6%)	4 (5.4%)	10 (5.5%)
MBALE	59 (35.5%)	60 (35.1%)	119 (35.3%)
TOTAL	107 (24.8%)	146 (26.2%)	253 (25.5%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	76 (27.3%)	34 (28.6%)	110 (27.7%)
MALE	6 (14.3%)	8 (23.5%)	14 (18.4%)

Source: Field Survey Data, 1997.

\* 'Households Using Land' are households who answer the question 'Does the household have cultivable land?' affirmatively. Thus, to interpret the first cell (Masaka/Client), one should say: 'Of all the clients in Masaka who gave an affirmative response to the question 'Does your household have cultivable land land?', 42 respondents (or 25.6%) indicated they rent in land and use it for crops.'

**Table A.11 Average Size of Rented In Land (in acres) Used for Crops**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	0.99	0.92	0.96
KAMPALA	0.71	0.38	0.58
MBALE	1.69	1.33	1.51
TOTAL	1.26	1.13	1.20
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	0.99	0.82	0.94
MALE	1.00	1.31	1.18

Source: Field Survey Data, 1997.

**Table A.12 Number and Percentage of Respondents With Access to Cultivable Land Who Grow Crops**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	297 (93.1%)	137 (88.4%)	434 (91.6%)
KAMPALA	68 (60.2%)	33 (42.9%)	101 (53.1%)
MBALE	189 (99.0%)	172 (97.2%)	361 (98.1%)
TOTAL	554 (88.9%)	442 (83.6%)	896 (86.8%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	262 (94.6%)	106 (87.6%)	368 (92.5%)
MALE	35 (83.3%)	31 (91.2%)	66 (86.8%)

Source: Field

**Table A.13 Five Most Common Main Crops Grown by Respondent that are Individually Owned and Number of Respondent Growers\*\***

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	Matooke (46)	Beans (16)	Matooke (60)
KAMPALA	-----	-----	-----
MBALE	Maize (26)	Maize (27)	Maize (53)
TOTAL	Beans (64)	Beans (40)	Beans (104)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	Matooke (43)	Matooke (14)	Matooke (57)
MALE	-----	-----	-----

Source: Field Survey Data, 1997.

\* Reported only if number of respondent growers is at least 10.

**Table A.14 Average Number of Crops Grown that are Individually-Owned**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	4.30	3.59	4.11
KAMPALA	3.38	2.86	3.28
MBALE	4.17	3.97	4.07
TOTAL	4.16	3.74	4.02
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	4.37	3.60	4.17
MALE	3.46	3.57	3.50

Source:

**Table A.15 Average Number of Crops Grown that are Individually-Owned and Sold**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	2.39	1.76	2.25
KAMPALA	1.73	----	1.73
MBALE	2.71	2.07	2.41
TOTAL	2.39	1.95	2.26
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	2.50	1.24	2.31
MALE	1.75	2.33	1.91

Source: Field Survey Data, 1997.

**Table A.16 Average Number of Crop Types Co-owned**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	4.36	4.01	4.23
KAMPALA	4.24	3.33	3.83
MBALE	5.40	5.23	5.32
TOTAL	4.79	4.54	4.68
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	4.47	4.00	4.32
MALE	3.86	4.04	3.96

Source:

**Table A.17 Average Number of Crop Types Co-owned and Sold**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	2.84	2.22	2.61
KAMPALA	2.20	2.00	2.12
MBALE	3.53	2.40	3.03
TOTAL	3.18	2.32	2.82
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	3.00	2.29	2.74
MALE	2.17	2.00	2.10

Source: Field Survey Data, 1997.

**Table A.18 Number and Percentage of Households with Other Members Growing Other Crops Which are Not Individually or Jointly Owned by Respondent**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	40 (12.8%)	18 (12.0%)	58 (12.5%)
KAMPALA	10 (9.2%)	9 (12.0%)	19 (10.3%)
MBALE	61 (32.1%)	31 (17.5%)	92 (25.1%)
TOTAL	111 (18.1%)	58 (14.4%)	169 (16.7%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	31 (11.4%)	15 (12.8%)	46 (11.8%)
MALE	9 (22.0%)	3 (9.1%)	12 (16.2%)

Source:

**Table A.19 Main Crops Grown by Other Household Members\*\***

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	Coffee (15)	Coffee (10)	Coffee (25) Matooke (10)
KAMPALA	-----	-----	-----
MBALE	Matooke (19) Coffee (17)	Coffee (12)	Coffee (29) Matooke (20)
TOTAL	Coffee (35) Matooke (28)	Coffee (26)	Coffee (61) Matooke (34) Beans (14) Maize (11)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	Coffee (13)	Coffee (14)	Coffee (27)
MALE	-----	-----	-----

Source: Field Survey Data, 1997.

\* Reported only if number of other household members is at least 10.



**Table A.20 Main Crops Grown and Sold by Other Household Members\*\***

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	-----	-----	Coffee (15)
KAMPALA	-----	-----	-----
MBALE	Coffee (17) Matooke (10)	-----	Coffee (24) Matooke (10)
TOTAL	Coffee (28) Matooke (13)	Coffee (16)	Coffee (44) Matooke (14)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	-----	-----	Coffee (15)
MALE	-----	-----	-----

Source: Field Survey

\* Reported only if number of other household members is at least 10.

**Table A.21 Percentage of Respondents Who Grow Crops Who Purchased Agricultural Inputs With Own Money in Last 3 Months**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	228 (76.8%)	103 (73.6%)	331 (75.7%)
KAMPALA	47 (61.0%)	20 (46.5%)	67 (55.8%)
MBALE	92 (49.2%)	81 (46.6%)	173 (47.9%)
TOTAL	367 (65.4%)	57.1%	571 (62.2%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	200 (76.3%)	81 (74.3%)	281 (75.7%)
MALE	28 (80.0%)	22 (71.0%)	50 (75.8%)

Source: Field Survey Data, 1997.

Percentages adjusted for missing data/not applicables (N=414).

**Table A.22 Of Those Who Purchase Inputs, Average Amount (Ugsh) Spent (1137 Uganda Shillings equal US\$1.00)**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	51969	49727	51297
KAMPALA	93003	51306	79973
MBALE	31646	15318	24533
TOTAL	50763	36230	45769

GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	53567	55772	54161
MALE	42380	32802	38154

Source: Field Survey Data, 1997.

**Table A.23 Percentage Distribution of Respondent's Purchase of Agricultural Inputs**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	Seeds (51.3%) Labor (78.2%) Fertilizer (8.8%)	Seeds (51.5%) Labor (69.6%) Fertilizer (7.9%)	Seeds (51.4%) Labor (75.5%) Fertilizer (8.5%)
KAMPALA	Seeds (44.7%) Labor (84.8%) Fertilizer (2.2%)	Seeds (42.1%) Labor (61.1%) Fertilizer (5.9%)	Seeds (43.9%) Labor (78.1%) Fertilizer (3.2%)
MBALE	Seeds (54.8%) Labor (71.7%) Fertilizer (15.2%)	Seeds (48.1%) Labor (73.4%) Fertilizer (3.8%)	Seeds (51.7%) Labor (72.5%) Fertilizer (9.9%)
TOTAL	Seeds (51.4%) Labor (77.4%) Fertilizer (9.6%)	Seeds (49.3%) Labor (70.4%) Fertilizer (6.1%)	Seeds (50.6%) Labor (74.9%) Fertilizer (8.4%)

Note: "Other inputs " resulted in a low N of 17 and thus are not in this table.

GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	Seeds (51.0%) Labor (81.1%) Fertilizer (8.5%)	Seeds (46.3%) Labor (72.5%) Fertilizer (3.8%)	Seeds (49.6%) Labor (78.6%) Fertilizer (7.2%)
MALE	Seeds (53.6%) Labor (57.1%) Fertilizer (10.7%)	Seeds (69.6%) Labor (59.1%) Fertilizer (22.7%)	Seeds (60.8%) Labor (58.0%) Fertilizer (16.0%)

Source: Field Survey Data, 1997.

This table should be interpreted such that, for example, of the clients in Masaka who are respondents and who purchased agricultural inputs, 51.3% purchased seeds, 78.2% purchased labor and 8.8% purchased fertilizer.

**Table A.24 Average Amount Spent (Ugsh) on Agricultural Inputs Last 3 Months (Of Those Who Spent > 0 per Item) (1137 Uganda Shillings equal US\$1.00)**

LOCATION	CLIENT		NON-CLIENT		TOTAL	
MASAKA	Seeds	9606	Seeds	10682	Seeds	9934
	Labor	38266	Labor	44647	Labor	40893
	Fertilizer	107906*	Fertilizer	23836	Fertilizer	81003*
KAMPALA	Seeds	10347	Seeds	12063	Seeds	10856
	Labor	48658	Labor	46778	Labor	48297
	Fertilizer	-----	Fertilizer	-----	Fertilizer	-----
MBALE	Seeds	12912	Seeds	8465	Seeds	10957
	Labor	22869	Labor	16841	Labor	20079
	Fertilizer	5261	Fertilizer	5000	Fertilizer	5228
TOTAL	Seeds	10610	Seeds	9881	Seeds	10347
	Labor	36021	Labor	32996	Labor	35028
	Fertilizer	61502	Fertilizer	20517	Fertilizer	51017
GENDER (Masaka)	CLIENT		NON-CLIENT		TOTAL	
FEMALE	Seeds	9353	Seeds	10741	Seeds	9714
	Labor	39208	Labor	47973	Labor	41548
	Fertilizer	123886*	Fertilizer	40029	Fertilizer	109087*
MALE	Seeds	11240	Seeds	10547	Seeds	10893
	Labor	29375	Labor	29408	Labor	29389
	Fertilizer	33333	Fertilizer	14120	Fertilizer	21325

Source: Field Survey Data, 1997.

These numbers reflect isolated cases of unusually large purchases such that the average should not be construed to be representative.

**Table A.25 Number and Percentage of Households Who Own Livestock**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	228 (64.0%)	103 (43.1%)	331 (55.6%)
KAMPALA	68 (38.4%)	31 (17.2%)	99 (27.7%)
MBALE	182 (96.3%)	159 (88.8%)	341 (92.7%)
TOTAL	478 (66.2%)	293 (49.0%)	771 (58.4%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	202 (65.0%)	79 (40.5%)	281 (55.5%)
MALE	26 (57.8%)	24 (54.5%)	50 (56.2%)

Source: Field Survey Data, 1997.

**Table A.26 Average Number of Livestock Individually-Owned by Type\*\***

LOCATION	CLIENT		NON-CLIENT		TOTAL	
MASAKA	Chickens	19.6	Chickens	11.9	Chickens	17.4
	Goats	3.0	Goats	2.6	Goats	2.9
KAMPALA	Chickens	90.3	Chickens	-----	Chickens	108.3
	Goats	4.5	Goats	3.0	Goats	4.4
MBALE	Chickens	6.6	Chickens	9.3	Chickens	7.9
	Goats	2.2	Goats	2.2	Goats	2.2
TOTAL	Chickens	23.0	Chickens	20.4	Chickens	22.0
	Goats	2.7	Goats	2.4	Goats	2.6
GENDER (Masaka)	CLIENT		NON-CLIENT		TOTAL	
FEMALE	Chickens	20.8	Chickens	13.3	Chickens	18.7
	Goats	3.0	Goats	1.9	Goats	2.8
MALE	Chickens	-----	Chickens	-----	Chickens	6.2
	Goats	-----	Goats	-----	Goats	3.2

Source: Field Survey Data, 1997.

\* Reported only where >10% of respondents replied positively either as individual owners, co-owners, or other members of households owning livestock.

**Table A.27 Number and Percentage of Respondents Citing Crops and/or Livestock or Beer Brewing/Distilling or Yeast Production by Household Among Top 5 Sources of Household Income**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	93 (25.9%)	44 (18.3%)	137 (22.8%)
KAMPALA	51 (28.3%)	43 (23.9%)	94 (26.1%)
MBALE	111 (58.1%)	69 (38.1%)	180 (48.9%)
TOTAL	255 (34.9%)	156 (25.9%)	411 (30.9%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	84 (26.8%)	38 (19.4%)	122 (23.9%)
MALE	9 (20.0%)	6 (13.3%)	15 (16.7%)

Source: Field Survey Data, 1997.

There were no missing observations for this variable. N=1332.

**Table A.28 Number and Percentage of Respondents Citing Crops, Livestock and/or Livestock Products, Beer Brewing and/or Distilling, or Yeast Production by Households as #1 or #2 Source of Household Income**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	82 (22.8%)	43 (17.9%)	125 (20.9%)
KAMPALA	47 (26.3%)	60 (33.3%)	107 (29.8%)
MBALE	96 (50.3%)	64 (35.4%)	160 (43.0%)
TOTAL	225 (30.9%)	167 (27.8%)	392 (29.5%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	75 (23.9%)	35 (17.9%)	110 (21.6%)
MALE	7 (15.6%)	8 (17.8%)	15 (16.7%)

Source: Field Survey Data, 1997.

There were two missing observations for this variable. N=1330.

**Table A.29 Average Number of Chickens Co-Owned by Type\*\***

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	43.0	----	46.2
KAMPALA	----	----	----
MBALE	9.2	9.0	9.1
<b>TOTAL</b>	12.5	14.0	13.1

Source: Field Survey Data, 1997.

\* Reported only where >10% of respondents replied positively either as individual owners, co-owners, or other members of households owning livestock.

**Table A.30 Number and Percentage Distribution of Those Suppliers to Enterprise One Who Are Farmers (on-Farm) or Rural-Markets**

LOCATION	CLIENT	NON-CLIENT	TOTAL
Masaka	61 (17.2%)	37 (15.4%)	98 (16.5%)
Kampala	12 (6.8%)	-----	16 (4.5%)
Mbale	85 (44.5%)	58 (32.0%)	143 (38.4%)
<b>TOTAL</b>	158 (21.9%)	99 (16.5%)	257 (19.4%)

Source: Field Survey Data, 1997.

**Table A.31 Number and Percentage Distribution of Those Suppliers to Enterprise One Who Are Farmers (on-Farm) or Rural-Markets**

LOCATION	CLIENT	NON-CLIENT	TOTAL
Masaka	39 (10.9%)	36 (14.9%)	75 (12.5%)
Kampala	13 (7.2%)	-----	18 (5.0%)
Mbale	33 (44.5%)	25 (13.8%)	58 (15.6%)
<b>TOTAL</b>	85 (11.7%)	66 (11.0%)	151 (11.3%)

Source: Field Survey Data, 1997.

**Table A.32 Number and Percentage of household Assisting Those in Rural Areas with Remittances, etc. of Cash**

LOCATION	CLIENT	NON-CLIENT	TOTAL
Masaka	143 (39.8%)	78 (32.4%)	221 (36.8%)
Kampala	64 (35.6%)	69 (39.0%)	133 (37.3%)
Mbale	89 (46.8%)	70 (38.7%)	159 (42.9%)
<b>TOTAL</b>	<b>296 (40.6%)</b>	<b>217 (36.2%)</b>	<b>513 (38.6%)</b>

Source: Field

**Table A.33 Number and Percentage of household Assisting Those in Rural Areas with Remittances, etc. In-Kind**

LOCATION	CLIENT	NON-CLIENT	TOTAL
Masaka	89 (24.9%)	66 (27.4%)	155 (25.9%)
Kampala	52 (29.1%)	57 (31.8%)	109 (30.4%)
Mbale	106 (55.8%)	81 (44.8%)	187 (50.4%)
<b>TOTAL</b>	<b>247 (34.0%)</b>	<b>204 (33.9%)</b>	<b>451 (34.0%)</b>

Source: Field Survey Data, 1997.

**Table B.34 Percentage of Respondents Who Have an Enterprise That Engages in Sale of Agricultural Products, Sale of Livestock and Livestock Products, Beer Brewing and Distilling, Yeast Production or Charcoal Firewood Sales as Ranked Enterprise One or Two**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	22.8%	17.9%	20.9%
KAMPALA	26.3%	33.3%	29.8%
MBALE	50.3%	35.4%	43.0%
TOTAL	30.9%	27.8%	29.5%
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	23.9%	17.9%	21.6%
MALE	-----	-----	-----

Source: Field Survey Data, 1997.  
N=1332

**Table B.35 Number and Percentage Distribution of Those Suppliers to Enterprise One Who are Farmers (on-farm) or Who Sell in Rural-Markets**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	61 (17.2%)	37 (15.4%)	98 (16.5%)
KAMPALA	12 (6.8%)	-----	16 (4.5%)
MBALE	85 (44.5%)	58 (32.0%)	143 (38.4%)
TOTAL	158 (21.9%)	99 (16.5%)	257 (19.4%)
GENDER (Masaka)	CLIENT	NON-CLIENT	TOTAL
FEMALE	51 (16.5%)	32 (16.4%)	83 (16.4%)
MALE	10 (22.0%)	-----	15 (16.7%)

Source: Field Survey Data, 1997.  
There are 8 missing values. N=1325.



**Table B.36 Number and Percentage of Households Who used Sales Revenue Last Calendar Month on Agricultural Production**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	39 (10.9%)	36 (14.9%)	75 (12.5%)
KAMPALA	13 (7.2%)	-----	18 (5.0%)
MBALE	33 (17.3%)	25 (13.8%)	58 (15.6%)
TOTAL	85 (11.7%)	66 (11.0%)	151 (11.3%)

Source: Field Survey Data, 1997.

N=1332.

**Table B.37 Positive Outcomes of Respondents' Engagement in Business**

POSITIVE OUTCOME	OVERALL		
	Client	Non-Client	Total
None	12 (0.9%)	21 (2.3%)	33 (1.5%)
Able to meet basic needs of the family	253 (20.0%)	207 (22.3%)	460 (21.0%)
Family doesn't go hungry anymore	43 (3.4%)	39 (4.2%)	82 (3.7%)
Don't bother my husband about money anymore	53 (4.2%)	36 (3.9%)	89 (4.1%)
Can look after my children	85 (6.7%)	80 (8.6%)	165 (7.5%)
Can educate my children	185 (14.6%)	97 (10.5%)	282 (12.9%)
Co-financed acquisition of Household assets	16 (1.3%)	18 (1.9%)	34 (1.5%)
Has acquired new assets	145 (11.5%)	93 (10.0%)	238 (10.8%)
Can take care of myself	266 (21.0%)	220 (23.7%)	486 (22.2%)
Has gained self-esteem and confidence	14 (1.1%)	9 (1.0%)	23 (1.0%)
Has learned to associate with people	11 (0.9%)	1 (0.1%)	12 (0.5%)
I have moved away from home	1 (0.1%)	-	1 (0.0%)
Has made friends	15 (1.2%)	4 (0.4%)	19 (0.9%)
Now uses money optimally	2 (0.2%)	1 (0.1%)	3 (0.1%)
Has learned to save	31 (2.4%)	7 (0.8%)	38 (1.7%)
Has got something to do	24 (1.9%)	18 (1.9%)	42 (1.9%)
Other	109 (8.6%)	77 (8.3%)	186 (8.5%)

Source: Field Survey



**Table B.39 Distribution of Respondent's Main Source of Funds used to Purchase Household Assets**

SOURCE OF FUNDS FOR PURCHASE OF HOUSEHOLD ASSETS	DISTRICT									TOTAL		
	Masaka			Kampala			Mbale					
	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total
Savings	529 93.8%	335 92.5%	864 93.3%	228 93.8%	167 99.4%	395 96.1%	270 81.8%	240 86.6%	510 84.0%	1027 90.3%	742 91.9%	1769 91.0%
Borrowed	1 0.2%	2 0.6%	3 0.3%	-	-	-	3 0.9%	-	3 0.5%	4 0.4%	2 0.2%	6 0.3%
Loan	1 0.2%	-	1 0.1%	4 1.6%	-	4 1.0%	6 1.8%	4 1.4%	10 1.6%	11 1.0%	4 0.5%	15 0.8%
Transfer	6 1.1%	7 1.9%	13 1.4%	8 3.3%	1 0.6%	9 2.2%	10 3.0%	7 2.5%	17 2.8%	24 2.1%	15 1.9%	39 2.0%
Other	27 4.8%	18 5.0%	45 4.9%	3 1.2%	-	3 0.7%	41 12.4%	26 9.4%	67 11.0%	71 6.2%	44 5.5%	115 5.9%
TOTAL (Cases)	230	145	375	111	79	190	148	121	269	489	345	834

Source: Field Survey Data, 1997.

**Table B.40** Average Number of Households Earning an Income from Wages, Rental Income, and Remittances  
(Percentages shown are for within district)

District	Clients		Non-Clients		TOTAL	
Masaka	194	(54.0%)	102	(42.3%)	296	(49.3%)
Kampala	118	(65.6%)	98	(54.4%)	216	(60.0%)
Mbale	85	(44.5%)	89	(49.2%)	174	(46.8%)
TOTAL	397	(54.4%)	289	(48.0%)	686	(51.5%)

Source: Field Survey Data, 1997.

**Table B.41** Average Number of Households Earning an Income from Crops and Livestock  
(Percentages shown are for within district)

District	Clients		Non-Clients		TOTAL	
Masaka	187	(52.1%)	78	(32.4%)	265	(44.2%)
Kampala	44	(24.4%)	23	(12.8%)	67	(18.6%)
Mbale	163	(85.3%)	140	(77.3%)	303	(81.5%)
TOTAL	394	(54.0%)	241	(40.0%)	635	(47.7%)

Source: Field Survey Data, 1997.

**Table B.42** Average Total Number of all Household Income Sources

District	Clients	Non-Clients	Total
Masaka	3.21	2.33	2.86
Kampala	2.94	2.29	2.62
Mbale	3.57	3.04	3.31
TOTAL	3.23	2.53	2.92

Source: Field Survey Data, 1997.

**Table B.43 Distribution of Most Financially Damaging Event That Occurred**

EVENT	Client	Non-Client	Total
New House	113 (2.3%)	4 (0.9%)	117 (6.2%)
Loss of Assets	17 (0.3%)	13 (2.8%)	30 (1.6%)
Divorce	84 (1.7%)	53 (11.5%)	137 (7.2%)
Business	269 (5.4%)	226 (49.1%)	495 (26.5%)
Health	9 (0.2%)	3 (0.7%)	12 (0.6%)
Retirement	10 (0.2%)	6 (1.3%)	16 (0.8%)
Education	12 (0.2%)	17 (3.7%)	29 (1.5%)
Other	6 (0.1%)	3 (0.7%)	9 (0.5%)
Unsure	72 (1.4%)	72 (15.6%)	144 (7.7%)
Don't Know	36 (0.7%)	27 (5.8%)	63 (3.3%)
Total	483 (9.5%)	356 (77.1%)	839 (44.8%)

Source: Field Survey Data, 1997.

**Table B.44 Distribution of How the Financial Demands were met when the most financially damaging event occurred**

SOLUTION	Client	Non-Client	Total
From Savings	400 (8.1%)	349 (75.5%)	749 (40.7%)
From Investments	49 (1.0%)	30 (6.5%)	79 (4.2%)
From Insurance	132 (2.7%)	101 (22.0%)	233 (12.6%)
From Retirement	40 (0.8%)	41 (8.9%)	81 (4.3%)
From Other	51 (1.0%)	19 (4.1%)	70 (3.7%)
From Family	14 (0.3%)	22 (4.8%)	36 (1.9%)
From Friends	9 (0.2%)	17 (3.7%)	26 (1.4%)
From Loans	14 (0.3%)	12 (2.6%)	26 (1.4%)
From Credit	16 (0.3%)	20 (4.3%)	36 (1.9%)
From Other	79 (1.6%)	76 (16.5%)	155 (8.2%)
From Government	30 (0.6%)	3 (0.7%)	33 (1.7%)
From Other	8 (0.2%)	3 (0.7%)	11 (0.6%)
From Other	35 (0.7%)	20 (4.3%)	55 (2.9%)
Total	483 (9.5%)	356 (77.1%)	839 (44.8%)

Source: Field Survey Data, 1997.

**Table B.45 Distribution of Top 13 Items of which sales revenue was mostly spent**  
 (% shown represent the percentage of respondents that ranked the item)

TYPE OF EXPENDITURE MADE	MASAKA		
	Client	Non-Client	Total
Enterprise one and/or two	88.6%	94.6%	91.0%
Another enterprise owned by respondent	3.3%	3.7%	3.5%
Another enterprise owned by an household member	1.1%	1.2%	1.2%
Agricultural production (crops/livestock)	3.3%	5.0%	4.0%
Rent for dwelling	2.5%	7.9%	4.7%
Food for household members	35.7%	57.3%	44.3%
Education expenditures for household members	36.8%	25.3%	32.2%
Health and medical expenditures	18.1%	38.6%	26.3%
Social obligations	7.8%	30.3%	12.2%
Own Savings	20.3%	18.7%	19.7%
Debt, loan payments	45.4%	1.7%	27.8%
Others (e.g Purchase of Assets)	12.8%	16.2%	14.2%
	KAMPALA		
Enterprise one and/or two	93.3%	92.8%	93.1%
Another enterprise owned by respondent	-	1.1%	0.6%
Another enterprise owned by an household member	-	0.6%	0.3%
Agricultural production (crops/livestock)	2.2%	1.7%	1.9%
Rent for dwelling	9.4%	15.0%	12.2%
Food for household members	79.4%	77.2%	78.3%
Education expenditures for household members	13.3%	15.6%	14.4%
Health and medical expenditures	13.3%	24.4%	18.9%
Social obligations	12.2%	18.3%	15.3%
Own Savings	12.8%	14.4%	13.6%
Debt, loan payments	46.7%	3.9%	25.3%
Others (e.g Purchase of Assets)	8.9%	16.7%	12.8%

Source: Field Survey Data, 1997.

**Table B.45 Distribution of Top 13 Items of which sales revenue was mostly spent**  
(cont'd) (% shown represent the percentage of respondents that ranked the item)

TYPE OF EXPENDITURE MADE	MBALE		
	Client	Non-Client	Total
Enterprise one and/or two	94.8%	92.3%	93.5%
Another enterprise owned by respondent	0.5%	-	0.3%
Another enterprise owned by an household member	1.0%	-	0.5%
Agricultural production (crops/livestock)	8.9%	5.5%	7.3%
Rent for dwelling	2.6%	3.9%	3.2%
Food for household members	42.4%	66.9%	54.3%
Education expenditures for household members	10.5%	17.1%	13.7%
Health and medical expenditures	10.5%	32.0%	26.6%
Social obligations	4.2%	8.3%	6.2%
Own Savings	33.0%	19.3%	26.3%
Debt, loan payments	42.4%	11.0%	27.2%
Others (e.g Purchase of Assets)	9.9%	12.2%	11.0%
	OVERALL		
Enterprise one and/or two	91.4%	93.4%	92.3%
Another enterprise owned by respondent	1.8%	1.8%	1.8%
Another enterprise owned by an household member	0.8%	0.7%	0.8%
Agricultural production (crops/livestock)	4.5%	4.2%	4.4%
Rent for dwelling	4.2%	8.8%	6.3%
Food for household members	48.2%	66.1%	56.3%
Education expenditures for household members	24.1%	19.9%	22.2%
Health and medical expenditures	17.8%	32.4%	24.4%
Social obligations	7.9%	15.4%	11.3%
Own Savings	21.8%	17.6%	19.9%
Debt, loan payments	44.9%	5.1%	27.0%
Others (e.g Purchase of Assets)	11.1%	15.1%	12.9%

Source: Field Survey Data, 1997.

**Table B.46 Distribution of Decision-Making on Use of Sales Revenue**

PERSON WHO MADE THE DECISION	DISTRICT											
	Masaka			Kampala			Mbale			TOTAL		
	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total
Respondent only	87.7%	83.4%	86.0%	90.5%	88.1%	89.3%	52.9%	58.7%	55.7%	79.2%	77.3%	78.4%
Respondent talked it over with others in household	5.6%	8.3%	6.7%	5.6%	5.1%	5.4%	27.7%	20.1%	24.1%	11.4%	10.9%	11.2%
Joint decision by Respondent and others	5.6%	7.1%	6.2%	2.8%	5.1%	3.9%	17.8%	18.4%	18.1%	8.1%	9.9%	8.9%
Other	1.1%	1.2%	1.2%	1.1%	1.7%	1.4%	1.6%	2.8%	2.2%	1.2%	1.8%	1.5%

Source: Field Survey Data, 1997.



**Table B.47 Average Number of Workers (Employees)**

DISTRICT	CLIENTS	NON-CLIENTS	TOTAL
Masaka	0.73	0.37	0.58
Kampala	0.93	0.53	0.73
Mbale	1.09	0.78	0.94
TOTAL	0.87	0.54	0.72

Source: Field

**Table B.48 Percentage of Employees Excluding Respondents who are Household Members**  
(%s shown are for within district)

DISTRICT	CLIENTS	NON-CLIENTS	TOTAL
Masaka	127 (48.7%)	46 (52.3%)	173 (49.6%)
Kampala	92 (54.8%)	53 (55.8%)	145 (55.1%)
Mbale	135 (64.9%)	83 (58.9%)	218 (62.5%)
TOTAL	354 (55.6%)	182 (56.2%)	536 (55.8%)

Source: Field

**Table B.49 Percentage of Respondents who Hired Piece-Rate Workers Last Week**  
(%s shown are for within district)

DISTRICT	CLIENTS	NON-CLIENTS	TOTAL
Masaka	15.3%	12.0%	14.0%
Kampala	19.4%	23.3%	21.4%
Mbale	29.8%	24.9%	27.4%
TOTAL	20.1%	19.3%	19.7%

Source: Field Survey

**Table B.50 Percentage of Respondents who bought fixed assets for enterprises I and II in last 12 months**  
(%s shown are for within district)

DISTRICT	CLIENTS	NON-CLIENTS	TOTAL
Masaka	51.0%	37.3%	45.5%
Kampala	57.2%	39.4%	48.3%
Mbale	74.3%	75.7%	75.0%
TOTAL	58.6%	49.5%	54.5%

Source: Field Survey Data, 1997.

**Table B.51 Distribution of Source of funds for the Purchase of Enterprise Assets I and II**

SOURCE OF FUNDS FOR PURCHASE OF FIXED ASSETS FOR ENTERPRISES	DISTRICT											
	Masaka			Kampala			Mbale			TOTAL		
	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total	Client	Non-Client	Total
Earnings	89.5%	90.2%	89.7%	81.7%	82.6%	82.1%	95.8%	94.6%	95.2%	89.4%	90.5%	89.8%
Savings Account	2.9%	4.2%	3.3%	7.1%	9.9%	8.2%	0.8%	1.7%	1.3%	3.3%	4.4%	3.8%
Credit Purchase	0.3%	-	0.2%	-	-	-	-	-	-	0.1%	-	0.1%
Loan from FINCA/PRIDE...	1.6%	-	1.1%	5.6%	-	3.5%	-	-	-	2.1%	-	1.3%
Loan from other credit inst.	2.2%	1.4%	2.0%	0.5%	1.7%	0.9%	0.4%	2.5%	1.5%	1.2%	2.0%	1.5%
Borrowed from family/friends	0.6%	0.7%	0.7%	1.0%	2.5%	1.6%	0.4%	-	0.2%	0.7%	0.8%	0.7%
Transfers/Remittances	1.9%	2.8%	2.2%	3.6%	2.5%	3.1%	-	0.8%	0.4%	1.7%	1.8%	1.8%
Other	1.0%	0.7%	0.9%	0.5%	0.8%	0.6%	2.5%	0.4%	1.5%	1.3%	0.6%	1.0%

Source: Field Survey Data, 1997.

**Table B.52 Average Cost of all Fixed Assets Purchased**

DISTRICT	CLIENTS	NON-CLIENTS	TOTAL
Masaka	135,316/=	76,339/=	115,732/=
Kampala	144,999/=	217,849/=	173,789/=
Mbale	22,876/=	27,610/=	25,182/=
TOTAL	100,181/=	86,504/=	94,617/=

Source: Field Survey Data, 1997.

**Table B.53 Distribution of Households which include Relatives of Respondent or Spouse\*\***

DISTRICT	CLIENT		NON-CLIENT		TOTAL	
Masaka	189	52.6%	76	31.5%	265	44.5%
Kampala	81	45%	78	43.3%	159	44.2%
Mbale	70	36.6%	71	39.2%	141	37.9%
Total	340	46.6%	225	37.4%	565	42.4%

Source: Field Survey Data, 1997.  
\* These relatives also include grandchildren.

**Table B.54 Distribution of Households with at least one Member who is Salaried**

DISTRICT	CLIENT		NON-CLIENT		TOTAL	
Masaka	137	38.2%	56	23.2%	193	32.2%
Kampala	76	42.2%	57	31.7%	133	36.9%
Mbale	23	12.0%	22	12.2%	45	12.1%
Total	236	32.3%	135	22.4%	371	27.9%

**Table B.55 Average Total household expenditure (UGSH) on Education, Business and Household Assets Remittances and Agricultural Inputs (1137 Uganda Shillings equals US1.00)**

DISTRICT	CLIENT	NON-CLIENT	TOTAL
Masaka	426,720/	222,315/	356,867/
Kampala	445,594/	346,085/	394,097/
Mbale	186,909/	152,215/	170,678/
Total	367,093/	239,939/	313,121/

Source: Field Survey Data, 1997.

**Table B.56 Distribution of Respondents with Natural-Resource/Agriculture-Based Business Activities**

DISTRICT	CLIENT		NON-CLIENT		TOTAL	
	HAVE	DON'T HAVE	HAVE	DON'T HAVE	HAVE	DON'T HAVE
Misakakampale Tal	238 66.3%	121 33.7%	115 47.7%	126 52.3%	353 68.3%	247 31.7%
	71.4%	27.8%	56.6%	43.2%	64.3%	35.4%
	85.5%	12.6%	83.7%	11.2%	89.1%	14.8%
	73.3%	26.7%	62.8%	37.2%	68.5%	31.5%

Source: Field Survey Data, 1997.

**Table B.57 Distribution of Sales Revenue Expenditures Disaggregated by Gender - For Masaka District\*\***

TYPE OF EXPENDITURE MADE	Client			Non-Client			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Advertising	44	307	351	45	192	237	89	499	588
	97.8%	98.4%	98.3%	1.00%	98.0%	98.3%	98.9%	98.2%	98.3%
Business Expenses	6	17	23	2	7	9	8	24	32
	13.3%	5.4%	6.4%	4.4%	3.6%	3.7%	8.9%	4.7%	5.4%
Capital Expenditure	0	5	5	3	2	5	3	7	10
	0%	1.6%	1.4%	6.7%	1.0%	2.1%	3.3%	1.4%	1.7%
Construction	6	33	39	9	27	36	15	60	75
	13.3%	10.6%	10.9%	20.0%	13.8%	14.9%	16.7%	11.8%	12.5%
Depreciation	9	43	52	19	54	73	28	97	125
	20.0%	13.8%	14.6%	42.2%	27.6%	30.3%	31.1%	19.1%	20.9%
Finance	39	237	276	41	176	217	80	413	493
	86.7%	76.0%	77.3%	9.1%	89.8%	90.0%	88.9%	8.3%	82.4%
Food	21	164	185	20	72	92	41	236	277
	46.7%	51.6%	52.8%	44.4%	36.7%	38.2%	45.6%	46.5%	46.3%
Health	26	171	197	29	146	175	55	317	372
	57.8%	51.8%	55.2%	64.4%	74.5%	72.6%	61.1%	62.4%	62.2%
Home	16	93	109	24	90	114	40	183	223
	36.6%	28.3%	30.5%	58.3%	48.9%	47.3%	44.9%	36.0%	37.3%
Insurance	36	182	218	20	58	78	56	240	296
	81.0%	53.3%	61.1%	44.4%	29.6%	32.4%	62.2%	47.2%	49.5%
Interest	44	280	324	2	4	6	46	284	330
	97.8%	89.7%	90.8%	4.4%	2.0%	2.5%	51.1%	55.9%	55.2%
Investment	15	61	76	10	58	68	25	119	144
	33.3%	18.6%	21.3%	22.2%	29.6%	29.1%	28.8%	23.4%	24.1%

2 businesses for female clients were not operational in the previous month and so this question was not applicable to them.

Source: Field Survey Data, 1997.

**Table B.58 Average Total Amount (UGSH) Spent on Agricultural Inputs Among Repeat and Non-Repeat Clients  
(1137 Uganda Shillings equals US1.00)**

DISTRICT	NON-REPEAT CLIENTS	REPEAT CLIENTS	TOTAL
Masaka	45,860/	45,875/	45,861/
Kampala	28,313/	111,917/	76,618/
Mbale	32,500/	24,717/	24,806/
Total	44,332/	44,818/	44,498/

Source: Field Survey Data, 1997.

**Table B.59 Distribution of Respondents who spent money on labor vs. those who didn't by household size - among households that spent money on agricultural inputs\*\***

Purchased Labor?	MASAKA DISTRICT			Total
	Household Size: 1 - 4	Household Size: 5 - 8	household Size: Over 8	
Yes	48 75.0%	12370.7%	7786.5%	24875.8%
No	16 25.0%	5129.3%	1213.5%	7924.2%
KAMPALA DISTRICT				
Yes	18 81.8%	19 70.4%	12 85.7%	49 77.8%
No	4 18.2%	8 29.6%	2 14.3%	14 22.2%
MBALE DISTRICT				
Yes	24 66.7%	61 73.5%	38 74.5%	123 72.4%
No	12 33.3%	22 26.5%	13 25.5%	47 27.6%
TOTAL (ALL 3 DISTRICTS)				
Yes	90 73.8%	203 71.5%	127 82.5%	420 75.0%
No	3226.2%	81 28.5%	27 17.5%	140 25.0%

Source: Field Survey Data, 1997.

\* Because of the small number of observations, disaggregation has not been done by client/non-client.

**Table B.60 Distribution of respondents who spent money on labor vs. Those who didn't by whether or not household resides on agricultural land - among households that spent money on agricultural inputs\*\***

<b>MASAKA DISTRICT</b>			
<b>Purchased Labor?</b>	<b>Doesn't Reside on Agric. Land</b>	<b>Households Reside on Agric. Land</b>	<b>Total</b>
Yes	127 77.9%	121 73.8%	248 75.8%
No	36 22.1%	43 26.2%	79 24.2%
<b>KAMPALA DISTRICT</b>			
Yes	40 76.9%	9 81.8%	49 77.8%
No	12 23.1%	2 18.2%	14 22.2%
<b>MBALE DISTRICT</b>			
Yes	16 72.7%	107 72.3%	123 72.4%
No	6 27.3%	41 27.7%	47 27.6%
<b>TOTAL (ALL 3 DISTRICTS)</b>			
Yes	183 77.2%	237 73.4%	420 75.0%
No	54 22.8%	86 26.6%	140 25.0%

Source: \* Field Survey Data, 1997.

\* Due to the small number of observations disaggregation has not been done by client/non-client

**Table B.61 Average total amount (ugsh) of remittances given out by households of repeat and non-repeat clients (1137 Uganda Shillings equals US1.00)**

DISTRICT	NON-REPEAT CLIENTS	REPEAT CLIENTS	TOTAL
Masaka	52,091/	43,500/	51,975/
Kampala	96,341/	50,047/	73,448/
Mbale	5,000/	22,651/	22,500/
Total	59,538/	30,598/	48,568/

Source: Field Survey Data, 1997.

**Table B.62 Average Total Household Expenditure (UGSH) on Education\*\* (1137 Uganda Shillings equals US1.00)**

DISTRICT	CLIENT	NON-CLIENT	TOTAL
Masaka	181,001/	119,315/	159,137/
Kampala	183,045/	142,809/	162,459/
Mbale	84,456/	73,664/	79,423/
Total	156,008/	112,277/	137,385/

Source: Field Survey Data, 1997.

\* Excludes expenditures on household members by non-household members.

**Table B.63 Average Household Education Expenditure (UGSH) per Household Member Attending School\*\***

DISTRICT	CLIENT	NON-CLIENT	TOTAL
Masaka	40,608/	33,076/	38,000/
Kampala	55,485/	43,604/	49,406/
Mbale	19,884/	15,815/	17,998/
Total	38,333/	30,929/	35,209/

Source: Field Survey Data, 1997.

\* Excludes expenditures on household members by non-household members.



**Table SL.64 Average Amount of Loans from PRIDE/FINCA/FOCCAS  
(in Uganda Shillings)**

Location	Client	Non-client	TOTAL
Masaka	FINCA 99494	N/A	125182
	PRIDE 150727		
Kampala	131492	N/A	131492
Mbale	83461	N/A	83461
TOTAL	115796	N/A	115796
Gender (Masaka)	Client	Non-client	TOTAL
Female (FINCA & PRIDE)	122035	N/A	122035
Male (PRIDE)	147000	N/A	147000

Source: Field Survey Data, 1997.

N/A: Not Applicable

**Table SL.65 Distribution of Number of Loans by Source of Funds**

Source of Funds	Clients	Non-Clients	Total
Coop/Centenary/Other Bank	3	0	3
UWESO/FAULU/UGAFODE/UWFT/Other NGO	0	1	1
FINCA/PRIDE/FOCCAS	729	1	730
Extended Family, household Members	2	8	10
Friends, Other Individuals	5	37	42
Other	2	6	8
TOTALS	741	53	794

Source: Field Survey Data, 1997.

83 Valid cases; 549 missing cases. Some multiple responses.

**Table SL.66 Average Amount of Money Acquired from Extended Family, household Members, Friends, Other Individuals (in Uganda Shillings)**

Location	Client	Non-client	TOTAL
Masaka	627	3402	1742
Kampala	722	7683	4203
Mbale	1204	4740	2925
TOTAL	801	5085	2737
Gender (Masaka)	Client	Non-client	TOTAL
Female	717	3878	1931
Male	0	1333	667

Source: Field Survey Data, 1997.

**Table SL.67 Of Those That Had Previously Received a Loan from FINCA/PRIDE/FOCCAS Totals and % of Numbers of Previous Loans**

Number of Previous Loans	Number of Clients	% of Those With Previous Loans
1	183	(63%)
2	82	(28%)
3	24	(8%)

Location	Number of Clients	Average Amount of All Previous Loans
Masaka	11	331818
Kampala	97	228711
Mbale	188	71781
TOTAL	296	132872

Source: Field Survey Data, 1997.

**Table SL.68 Total and Percent of How Latest Loan Was Spent**  
(Aggregated from up to Five Responses per Client)

How Latest Loan Was Spent	Number	Percent
Enterprise Activity	754	66%
Animal Husbandry, Livestock	37	3%
Agricultural Inputs & Implements	25	2%
Food for Household	36	3%
School Expenditures for household Members	47	4%
Medical Care for household Members	27	2%
Savings	103	9%
Debts, Saved for Loan Repayment	67	6%
Obligations/Assistance to non-household Member	8	0.1%
Others (e.g., Starting new enterprise, it was stolen)	63	6%
<b>TOTALS</b>	<b>1147</b>	<b>100%</b>

Source: Field Survey Data, 1997.

NB: Because of Low Numbers Outside of First Category, Not Disaggregated by District.

**Table SL.69 Decision-Making Regarding Use of Loan Funds**

Decision-Making	Masaka	Kampala	Mbale	TOTAL
I Made the Decision by Myself	317 (88%)	173 (91%)	130 (69%)	620 (84%)
I Talked It Over With Others in My household	17 (5%)	10 (5%)	29 (15%)	56 (8%)
It Was a Joint Decision Made By Me and One or More household Members	21 (6%)	4 (2%)	29 (15%)	54 (7%)
Other household Member Decided	0	1 (1%)	0	1 (0.1%)
Credit Group Assisted Me to Decide	1 (0.3%)	1 (1%)	0	2 (0.3%)
Other	5 (1%)	2 (1%)	0	7 (1%)
<b>TOTALS</b>	<b>361</b>	<b>191</b>	<b>188</b>	<b>740</b>

Source: Field Survey Data, 1997.

**Table SL.70 Source of Funds for Repayment of Loans**

Source of Funds for Repayment of Loans	Masaka	Kampala	Mbale	TOTAL
Only Respondent	343 (95%)	177 (92%)	138 (73%)	658 (89%)
Respondent with Occasional household Assistance	8 (2%)	8 (4%)	23 (12%)	39 (5%)
Respondent and Other household Members Usually	6 (2%)	7 (4%)	28 (15%)	41 (6%)
Respondent but Occasional Group Member Assistance	1 (0.3%)	0	0	1 (0.1%)
Another household Member	1 (0.3%)	0	0	1 (0.1%)
Other	2 (1%)	0	0	2 (0.3%)
<b>TOTALS</b>	<b>361</b>	<b>192</b>	<b>189</b>	<b>742</b>

Source: Field

**Table SL.71 Savings Patterns: Number and Percent Having Individual Bank Savings Account**

Location	Client	Non-client	TOTAL
Masaka	242 (67%)	58 (24%)	300 (50%)
Kampala	57 (32%)	33 (18%)	90 (25%)
Mbale	11 (6%)	5 (3%)	16 (4%)
<b>TOTAL</b>	<b>310 (43%)</b>	<b>96 (16%)</b>	<b>406 (31%)</b>

Source: Field

**Table SL.72 Savings Patterns: Number and Percent of Respondents Responding Yes to Mandatory Savings Account from Credit Savings Group**

LOCATION	CLIENT	NON-CLIENT	TOTAL
MASAKA	358 (99.7%)	n/a	358 (59.9%)
KAMPALA	179 (99.4%)	n/a	179 (49.7%)
MBALE	190 (99.5%)	1 (0.5%)	191 (51.2%)
<b>TOTAL</b>	<b>727 (99.6%)</b>	<b>1 (n/a)</b>	<b>728 (54.7%)</b>

Source: Field Survey Data, 1997.

**Table SL.73 Savings Patterns: Number and Percent Having Voluntary Savings Account from Credit Savings Group**

Location	Client	Non-client	TOTAL
Masaka	177 (50%)	N/A	177 (30%)
Kampala	144 (82%)	N/A	144 (41%)
Mbale	115 (66%)	1	116 (33%)
<b>TOTAL</b>	<b>436 (62%)</b>	<b>1</b>	<b>437 (33.4%)</b>

Source:

**Table SL.74 Savings Patterns: Number and Percent Having Other Savings**

Location	Client	Non-client	TOTAL
Masaka	25 (7%)	43 (18%)	68 (11%)
Kampala	21 (14%)	70 (39%)	91 (28%)
Mbale	36 (28%)	104 (58%)	140 (46%)
<b>TOTAL</b>	<b>82 (13%)</b>	<b>217 (36%)</b>	<b>299 (24%)</b>

Source: Field Survey Data, 1997.

**ANNEX F**

**CODE BOOK**

# MICRO-FINANCE SURVEY (1997)

## Code Sheet for URBAN & RURAL QUESTIONNAIRES

### Identification

<b>IDNO</b>	1st Digit	-	District Code
	2nd Digit	-	Gender
	3rd Digit	-	Status (0- Non-Client, 1 - Client, 2 - Repeat-Client)
	Last 3 digits	-	Household number in a district

<b>DISTRICT</b>	1	-	Masaka
	2	-	Kampala
	3	-	Mbale

#### Kampala District

<b>RLCI</b>		<b>LCIs</b>			<b>Villages</b>	
			<b>RVILLAG</b>			
<b>BLCI</b>	1	-	Soweto Zone	1	-	Wandegeya
	2	-	Kimwanyi Zone	2	-	Bwaise
	3	-	Kisenyi Zone	3	-	Mpererwe
	4	-	Bakery Zone	4	-	Makerere
	5	-	Busia Zone	5	-	Mulago
	6	-	Kagugube Zone	6	-	Kagugube ( <b>Makerere</b> )
	7	-	Banda Zone	7	-	Kavule ( <b>Makerere</b> )
	8	-	Bukulungi Zone	8	-	Masanafu
	9	-	Kivulu Zone II	9	-	Kivulu ( <b>Makerere</b> )
	10	-	Katale Zone	10	-	Kalerwe
	11	-	Kibezo Zone	11	-	Kitamanyanganda
	12	-	Kitamanyanganda Zone	12	-	Kyebando
	13	-	Nsooba Zone	13	-	Nsooba
	14	-	Kivulu Zone I	14	-	Kisenyi
	15	-	Mayinja Zone	15	-	Nakulabye
	16	-	Nakulabye Zone 4	16	-	Owino
	17	-	Nalwewuba Zone	17	-	Mambule Stage
	18	-	Maganjo-Kijapani	18	-	Maganjo
	19	-	Kizito Market	19	-	Ben Kiwanuka St.
	20	-	Kyebando	20	-	Nabutaka
	21	-	Central Zone	21	-	Katale
	22	-	Nabutaka/Gitta	22	-	Kamwokya
	23	-	Kamwokya Zone I	23	-	Kanyanya
	24	-	Police Barracks (DPC/OC)	24	-	Nakasero

**Masaka District**

**LCIs**

**Villages**

31	-	Gayaza Council	31	-	Gayaza
32	-	Kyabakuza Town Council	32	-	Kyabakuza
33	-	Kimaanya 'B'	33	-	Kitenga
34	-	Kitenga 'A'	34	-	Masaka Municipal
35	-	Kimaanya 'A'	35	-	Buwunga
36	-	Folk-Land Cell	36	-	Kampala Rd
37	-	Kitwe	37	-	Kimaanya
38	-	Kampala Rd	38	-	Binyonyi 'A'
39	-	Semujju Cell	39	-	Kikuubo
40	-	Market Cell	40	-	Kiruba
41	-	Kiruba 'B'	41	-	Kasana
42	-	Bata Cell	42	-	Nkoni
43	-	Masaka Main Market	43	-	Bisanje
44	-	Kasana	44	-	Elgin Street
45	-	NewPark	45	-	Kalagala
46	-	Nkoni 'B'	46	-	Cinema
47	-	Bisanje	47	-	Kirimya
48	-	Mulema	48	-	-
<b>Kanoni</b>					
49	-	Cinema Cell	49	-	Kyankole
50	-	Kirimya 'A'	50	-	Kabaale
51	-	Kanoni	51	-	Senyange
52	-	Kyankole	52	-	Nkumba
53	-	Kyabakuza 'A'	53	-	Kijabwemi
54	-	Luteete	54	-	Kidda
55	-	Senyange 'B'	55	-	Kirowooza
56	-	Nkumba	56	-	Bata
57	-	Kijabwemi	57	-	Mitemula
58	-	Mizinga	58	-	-
<b>Nabinene</b>					
59	-	Kirowooza	59	-	Kissuna
60	-	Mitemula	60	-	Butego
61	-	Nabinene	61	-	Bulando
62	-	Masaka Shell	62	-	Kasanje
63	-	Butego	63	-	Kayunga
64	-	Bulando	64	-	Kitekusa
65	-	Kirewerwa	65	-	Kumbu
66	-	Kayunga			
67	-	Kitenga 'B'			
68	-	Bwanika			
69	-	Kirumba 'A'			
70	-	Kidda			
71	-	Senyange 'A'			
72	-	Kumbu Estate			
73	-	Masaka Old Park Market			



**Mbale District**

<b>Villages</b>		<b>LCIs</b>				
	91	-	Mufufu	91	-	Buweswa
	92	-	Bubentsye Lower	92	-	Bubentsye
	93	-	Bukimuma	93	-	Bukimuma
	94	-	Nanje	94	-	Bushambi
	95	-	Bushambi	95	-	Bunabunyu
	96	-	Bunabunyu	96	-	Mangako
	97	-	Butinduyi	97	-	Magale
	98	-	Matsatsa	98	-	Matsatsa
	99	-	Bukirwe	99	-	Nakatsi
	100	-	Bumityero	100	-	Bulobi
	101	-	Bubitumu	101	-	Bumityero
	102	-	Situni	102	-	Bubitumu
	103	-	Bunanyama	103	-	Buketela
	104	-	Kimuma	104	-	Bunanyama
	105	-	Bubuyela	105	-	Tooma
	106	-	Buwashi	106	-	Bubuyela
	107	-	Bubikala	107	-	Buwashi
	108	-	Bubituni	108	-	Bubituni
	109	-	Bunatsemi	109	-	Bunatsemi
	110	-	Bumulekhwa	110	-	Bumulekhwa
	111	-	Bukhisa	111	-	Bukhisa
	112	-	Bumangula	112	-	Bumangula
	113	-	Napasha	113	-	Napasha
	114	-	Bunamboko	114	-	Bunamboko
	115	-	Bukhamunyu	115	-	Bukhamunyu
				116	-	Bubenze

**Kampala District**

**(Parishes)**

<b>RPARISH</b>	1	-	Wandegeya
<b>BPARISH</b>	2	-	Mulago
	3	-	Kagugube
	4	-	Lubya
	5	-	Kyebando
	6	-	Kalerwe
	7	-	Kawempe
	8	-	Bwaise
	9	-	Nabweru
	10	-	Nakulabye
	11	-	Maganjo
	12	-	Makerere
	13	-	Kanyanya
	14	-	
	15	-	
	16	-	
	17	-	
	18	-	
	19	-	
	20	-	

**Masaka District****(Parishes)**

21	-	Kyabakuza	31	-	Mukungwe
22	-	Kalagala	32	-	Kyankole
23	-	Kasanje	33	-	Kabonera
24	-	Katwe	34	-	Kimaanya
25	-	Buwunga	35	-	Kingo
26	-	Nyendo	36	-	Senyange
27	-	Ssaza	37	-	Town Council
28	-	Mulema	38	-	-Bulayi
29	-	Kisansala	39	-	Bulando
30	-	Bisanje	40	-	Butego
			41	-	Bukoto

**Mbale District****(Parishes)**

Bulobi	61	-	Buweswa	73	-
Busanza	62	-	Bumasikye	74	-
Bunabwana	63	-	Busai	75	-
Bunyinza	64	-	Bubikala	76	-
Bushunya	65	-	Bumishiho	77	-
	66	-	Bumbo		
	67	-	Bunatsimi		
	68	-	Bukhaweka		
	69	-	Bunakhayoti		
	70	-	Busimawolya		
	71	-	Butta		
	72	-	Buteteya		

**Kampala District****(Sub-Counties)**

<b>RCOUNTY</b>	1	-	Kawempe
<b>BCOUNTY</b>	2	-	Rubaga
	3	-	Central Division
	4	-	Nabweru
	5	-	Nangabo
	6	-	Nakawa
	7	-	
	8	-	
	9	-	
	10	-	

**Masaka District**

11	-	Bukoto
12	-	Mukungwe
13	-	Kalungu
14	-	Butego
15	-	Kaswa
16	-	Nyendo-Ssenyange
17	-	Mulema

18	-	Kingo
19	-	Kabonera
20	-	Kyabakuza
21	-	Butenga
22	-	Masaka Municipal
23	-	Buwunga
24	-	

**Mbale District**

41	-	Buwagogo
42	-	Busoba
43	-	Bududu
44	-	Bupoto
45	-	Bushika
46	-	Bubutu
47	-	Bukhigai
48	-	Bugobero
49	-	Bumbo
50	-	Butiru

<b>INTPLACE</b>	1	-	Residence
	2	-	Business
	3	-	Other

<b>INTNAME</b>	1	-	Prossy Musoke	<b>LEADNAME</b>	1	-
Samuel Kayabwe						
	2	-	Ben Bataringaya		2	-Agrippinah Namara
	3	-	Phoebe Kajubi		3	-
Peter Kajula						
	4	-	Flavia			
	5	-	Turinde K.A			
	6	-	Taaka Jenipher			
	7	-	Kimbowa Erasmus	<b>CLERKNAM</b>	1	-
Niyibigira E.						
	8	-	Sarah Nambuubi		2	-Natukunda M.
	9	-	Wendiro Deborah		3	-
Eva Kangave						
	10	-	Gertrude Natukunda		4	-
Turyakira Eleanor						
	11	-	Sam Wandukwa			
	12	-	Cathy Gimono			
	13	-	Timothy Mukeele			
	14	-	Jane Wakikona			

**Qn2**

**B. Relationship of Household Members to Respondent**

1	-	Daughter/son
2	-	Grandchild
3	-	Respondent's mother/father
4	-	Spouse's mother/father
5	-	Child of spouse
6	-	Other relatives of respondent
7	-	Other relatives of spouse

- 8 - Domestic worker
- 9 - Other

**C. Gender of Household member**

- 1 - Female
- 2 - Male

**D. Age of Household Member**

ENTER AS IS, -66 for Not Willing, -77 for DK, -88 for NA, -99 for Missing

**E. Marital Status of Household members**

- 1 - Married/partner/ -monogamous
- 2 - Married/polygamous
- 3 - Divorced/separated
- 4 - Single/never married
- 5 - Widowed

**G. Current Main Occupation of Household member (if 15+ years)**

- 1 - Student
- 2 - Salaried/wage employment
- 3 - Casual /part-time work outside HH
- 4 - Self employment- employer or own account worker (not HH farming)
- 5 - Assists in HH business (NOT AN OWNER OF THE BUSINESS)
- 6 - Farming
- 7 - Ill/disabled- no work
- 8 - Unemployed/retired
- 9 - Assists at home
- 10 - Other

**F&H1 Education**

- |                  |                        |
|------------------|------------------------|
| 0 - None         | 15 - J1-J2             |
| 1 - Nursery & P1 | 16 - TTC               |
| 2 - P2           | 17 - NTC               |
| 3 - P3           | 18 - Informal Training |
| 4 - P4           | 19 - Post secondary    |
| 5 - P5           | 20 - Post Primary      |
| 6 - P6           | -77 - Don't Know       |
| 7 - P7           |                        |
| 8 - S1           |                        |
| 9 - S2           |                        |
| 10 - S3          |                        |
| 11 - S4          |                        |
| 12 - S5          |                        |
| 13 - S6          |                        |
| 14 - University  |                        |

**H2. Amount for Educational Expenditures**

ENTER AS IS, -77 for DK, -88 for NA, -99 for Missing

**H3. Payer of Educational Expenditures is non-household member**

1	-	Yes
2	-	No
3	-	Partially by Household member and Non-household Member
-88	-	Not Applicable

**I. Extent of Presence of Household members in Household**

1	-	Regularly present
2	-	School holidays (boarding outside )
3	-	Short term absences (resides in HH at least 20 days per month)
4	-	4 - 6 days in a week
5	-	1 - 3 days in a week
6	-	1 - 3 months in a year
7	-	4 - 6 months in a year
8	-	7 - 9 months in a year

**Qn3**

**A. Source of funds for educational Expenditures**

1	-	Savings/Earnings from Enterprise
2	-	Salary/Wages
3	-	Sold Crops/Livestock
4	-	Sold Labor
5	-	Loan from MFI
6	-	Loan from other Credit Institution
7	-	Borrowed
8	-	Remittances, Transfers, Gifts
9	-	Other

**B. Ownership of Source of Funds**

1	-	Respondent
2	-	Spouse
3	-	Co-owned by HH members
4	-	Other
-88	-	Not Applicable

**Qn4**

**A. Q4HHHEAD**

1	-	Respondent
2	-	Respondent's spouse/partner
3	-	Respondent's father
4	-	Respondent's father-in - law
5	-	Respondent's mother
6	-	Respondent & spouse jointly
7	-	Other

**B. DWELLING**

1	-	In business/shop
2	-	Rooms attached to business/shop
3	-	Rental unit(dwelling only)
4	-	House(not on agricultural land)
5	-	House on agric land
6	-	Sharing house or flat
7	-	Other

**C. Number of Rooms used by Household for Living in**

ENTER AS IS

- |           |                |   |   |                        |
|-----------|----------------|---|---|------------------------|
| <b>D.</b> | <b>ROOF</b>    | 1 | - | Thatched               |
|           |                | 2 | - | Iron sheets(mabaati)   |
|           |                | 3 | - | Tin                    |
|           |                | 4 | - | Tiles                  |
|           |                | 5 | - | Cement/concrete        |
|           |                | 6 | - | other                  |
| <b>E.</b> | <b>WALLS 1</b> | - | - | Mud & poles            |
|           |                | 2 | - | Brick                  |
|           |                | 3 | - | Cement blocks/concrete |
|           |                | 4 | - | Mud with plaster       |
|           |                | 5 | - | Other                  |

F.	ELECDWEL	1	-	Yes
		2	-	No

### Qn5

A.	Q5TENDWE	1	-	Owned
		2	-	Paying for in installments
		3	-	Rent (not subsidized)
		4	-	Free
		5	-	Stay in Govt.. House
		6	-	Other (Own house but not land)

### B. Amount of Rent

ENTER AS IS

C.	RENTBOTH	1	-	Yes
		2	-	No

### Qn6

A.	Q6RENTUN	1	-	Yes
		2	-	No
	RENTURB	1	-	Rural rental Units
		2	-	Urban Rental Units
B.	HOUSELSE	1	-	Yes
		2	-	No
	HOUSEURB	1	-	Rural house
		2	-	Town/Urban House

### Qn7

A.	Q7GIVOUT	1	-	Yes
		2	-	No

### B. Cash value of amount given out to both rural and urban areas

ENTER AS IS, -77 for DK, -88 for NA

### B2. Items given out in kind to both rural and urban non-household members

1	-	Clothing
2	-	Sugar
3	-	Medicine
4	-	Soap
5	-	Food
6	-	Salt
7	-	Paraffin
8	-	Clothing/Soap/Sugar/Salt/Paraffin/Medicare (can't separate)
9	-	Supports entire family
10	-	Others

## Qn8

1. **Number of days Household ate any of the given foods**  
ENTER AS IS, -88 for NA, -99 for Missing

2. **Source of the foods eaten by Household**

1	-	Purchased
2	-	Household Production
3	-	Transfers/Gifts
4	-	Other
12	-	1 & 2
13	-	1 & 3
23	-	2 & 3
-88	-	Not Applicable

## Qn9

- A. **Assets purchased or co-purchased by Respondent in last 12 months**

0	-	None
1	-	Radio/Radio Cassette
2	-	Clothing
3	-	Shoes
4	-	Blanket/Bed sheets/Curtains
5	-	Cooking Utensils/Eating Utensils (including Glasses, Plates, Sufurias)
6	-	Paraffin/Gas Stove/Hot Plate/Cooker
7	-	Sigiri/Charcoal Stove
8	-	Furniture (Including Sideboards, Chairs, Tables, Beds)
9	-	Carpet/Mats
10	-	Mattress
11	-	Bicycle
12	-	Flat Iron/Electric Fan
13	-	TV
14	-	Fridge
15	-	Building/Building Materials
16	-	Other Electrical Equipment
17	-	Other non-electrical Equipment
18	-	Traditional Dress/Gomesi
19	-	Plot of Land

- E. **Whether Respondent owns assets**

1	-	Yes
2	-	No

## Qn10

- B. **Whether Household owns each of the listed items (excluding those above)**

1	-	Yes
2	-	No

- C. **Number of Items owned by type**

ENTER AS IS



**D. Whether items owned are currently in working order**

1	-	Yes
2	-	No
-77	-	Don't Know
-88	-	NA

**Qn11**

**A. Q11LAND**

1	-	Yes
2	-	No

**B-E Size of Household's Land**

ENTER AS IS, -77 for DK

**Qn12**

**A. Crops owned or co-owned by respondent grown in last 12 months**

0	-	None	17	-	Tomatoes
1	-	Beans	18	-	Cowpeas
2	-	Greens	19	-	
3	-	Sweet Potatoes			
4	-	Cassava			
5	-	Matooke/Bananas			
6	-	Maize			
7	-	Coffee			
8	-	Rice			
9	-	Fruits			
10	-	Millet			
11	-	Sugarcane			
12	-	G.Nuts			
13	-	Sorghum			
14	-	Irish Potatoes			
15	-	Yams			
16	-	Onions			
-88	-	Not Applicable			

**B. Ownership of the Crops**

1	-	Individual
2	-	Co-owned
-88	-	Not Applicable

**C. Was any of the crops sold**

1	-	Yes
2	-	No
-88	-	Not Applicable

**D. Who decides on the money got from respondent's crops**

1	-	Respondent only
2	-	Respondent with spouse
3	-	Respondent with other Household member (not spouse)
4	-	Spouse
5	-	Other household member (not spouse)

12.2 BUYIMPLE 1 - Yes  
 2 - No  
 -88 - Not Applicable

**B. Whether Respondent has purchased each of the listed inputs**

1 - Yes  
 2 - No  
 -88 - Not Applicable

**Amount of money spent on purchasing the inputs**

ENTER AS IS, -77 for DK, -88 for NA

**Other inputs purchased**

1 - Pesticides/Drugs  
 2 - Other (Hoes etc)

**Qn13**

**A. Other Crops grown by Household**

	0	-	None	17	-
Tomatoes					
	1	-	Beans	18	-
Cowpeas					
	2	-	Greens	19	-Trees
	3	-	Sweet Potatoes		
	4	-	Cassava		
	5	-	Matooke		
	6	-	Maize		
	7	-	Coffee		
	8	-	Rice		
	9	-	Fruits		
	10	-	Millet		
	11	-	Sugarcane		
	12	-	G.Nuts		
	13	-	Sorghum		
	14	-	Irish Potatoes		
	15	-	Yams		
	16	-	Onions		
	-88	-	Not Applicable		

**B. Was any of these crops sold**

1 - Yes  
 2 - No  
 -88 - NA

**Qn14**

**A. Q14REAR** 1 - Yes  
 2 - No

**C-E Number of animals/birds owned by type**

ENTER AS IS, -77 for DK, -88 for NA

**F. Any animals sold in the last 12 months**

- |     |   |     |
|-----|---|-----|
| 1   | - | Yes |
| 2   | - | No  |
| -88 | - | NA  |

## Qn15

**A. Businesses/Enterprises that generate a regular cash flow**

- |    |   |   |
|----|---|---|
| 1  | - | Sale Home Baked Products (Chapatis, Mandazi, Samosas, Half Cakes, and Pancakes) |
| 2  | - | Sale of Cooked (Roasted/Fried) Foods  |
| 3  | - | Hair Saloon/Hair Products   |
| 4  | - | Sale of Drinks/Bar  |
| 5  | - | Beer Brewing/Distilling Waragi  |
| 6  | - | Sale of Agricultural Products (Fruits, Vegetables etc) Horticultural products   |
| 7  | - | Sale of Livestock   |
| 8  | - | Sale of Milk  |
| 9  | - | Sale of Eggs  |
| 10 | - | Sale of other Livestock products  |
| 11 | - | Sale of Charcoal/Firewood   |
| 12 | - | Sale of Arts & Handicrafts  |
| 13 | - | Market Stall  |
| 14 | - | Roadside Stall/Street Vending   |
| 15 | - | Table vending   |
| 16 | - | Newspaper Vending   |
| 17 | - | Shop/Kiosk  |
| 18 | - | Carpentry Workshop  |
| 19 | - | Restaurant/Take Away  |
| 20 | - | Transport services  |
| 21 | - | Tailoring/Sewing  |
| 22 | - | Sale of Clothware & Footware (old & new)  |
| 23 | - | Sale of Beddings (Blankets, Mattresses, Bed sheets etc.)                        |
| 24 | - | Welding/Fabrication   |
| 25 | - | Hawker  |
| 26 | - | Grinding Mill   |
| 27 | - | Timber sale   |
| 28 | - | Bindery   |
| 29 | - | Sale of snacks, cigarettes  |
| 30 | - | Garage  |
| 31 | - | Brick Making  |
| 32 | - | Photocopying Services   |
| 33 | - | Coffee Factory  |
| 34 | - | Car Dealer  |
| 35 | - | Shoe Repair/Shoe Shining  |
| 36 | - | Photography   |
| 37 | - | Educational services/School   |
| 38 | - | Sale of fish  |
| 39 | - | Clinics/TBAs  |
| 40 | - | Mechanic  |
| 41 | - | Sale of Drugs/Drug shop/Pharmacy  |
| 50 | - | Others (e.g Sale of decorations)  |

**B. Ownership of Business**

- |   |   |  |
|---|---|--|
| 1 | - | Respondent   |
| 2 | - | Respondent co-owns with other household member     |
| 3 | - | Respondent co-owns with other non-household member |
| 4 | - | Spouse/Partner                                     |
| 5 | - | Others Household member                            |
| 6 | - | Others   |

**C. Ranking of Business contribution to total HH cash income for last 12 months**  
ENTER AS IS

**Qn15.2**

**A. Whether HH earns income from the other listed sources**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

**B. Household member who earned the income from these other sources**

- |   |   |                 |
|---|---|-----------------|
| 1 | - | Respondent      |
| 2 | - | Spouse/Partner  |
| 3 | - | Other HH member |
| 4 | - | HH              |
| 5 | - | Other           |

**Qn16.1**

**A. Q16LOAN**

1	-	Yes
2	-	No

**C. Source of Loan**

- |     |   |                                    |
|-----|---|------------------------------------|
| 1   | - | Coop/Centenary/Other Bank          |
| 2   | - | UWESO/FAULU/UGAFODE/UWFT/Other NGO |
| 3   | - | FINCA/PRIDE/FOCCAS                 |
| 4   | - | Extended family, Household members |
| 5   | - | Friends, Other Individuals         |
| 6   | - | Other                              |
| -88 | - | Not Applicable                     |

**D. Amount of Loan (or borrowed)**  
ENTER AS IS, **-88** for NA

**E. Whether Interest was charged**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

**F. Total Amount Repaid**

ENTER AS IS

**G. Whether Loan had fixed due date**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

**H. Length of Loan Period**

ENTER AS IS (Duration in Months)

## Qn16.2

<b>A.</b>	<b>GOTLNBEF</b>	1	-	Yes
		2	-	No
		-88	-	Not Applicable

**B. NOLOANS**  
ENTER AS IS

**C. Amount of loan received each time**  
ENTER AS IS, -77 for DK

## Qn16.3

**B. How latest loan was spent**

1	-	Enterprise Activity
2	-	Animal Husbandry, Livestock
3	-	Agricultural inputs & implements
4	-	Food for Household
5	-	School expenditures for HH members
6	-	Medical care for HH members
7	-	Savings
8	-	Debts, saved for loan repayment
9	-	Obligations/Assistance to non-HH member
10	-	Others (E.g Starting new enterprise, it was stolen)

**C. Which Enterprise was the loan money spent on**

1	-	Sale Home Baked Products (Chapatis, Mandazi, Samosas, Half Cakes, and Pancakes)
2	-	Sale of Cooked (Roasted/Fried) Foods
3	-	Hair Saloon
4	-	Sale of Drinks/Bar
5	-	Beer Brewing/Distilling Waragi
6	-	Sale of Agricultural Products (Fruits, Vegetables etc) Horticultural products
7	-	Sale of Livestock
8	-	Sale of Milk
9	-	Sale of Eggs
10	-	Sale of other Livestock products
11	-	Sale of Charcoal/Firewood
12	-	Sale of Arts & Handicrafts
13	-	Market Stall
14	-	Roadside Stall
15	-	Table vending
16	-	Newspaper Vending
17	-	Shop/Kiosk
18	-	Carpentry Workshop
19	-	Restaurant
20	-	Transport services
21	-	Tailoring/Sewing
22	-	Sale of Clothware & Footware (old & new)
23	-	Sale of Beddings (Blankets, Mattresses, Bed sheets etc.)
24	-	Welding/Fabrication
25	-	Hawker
26	-	Grinding Mill
27	-	Timber Sale
28	-	Bindery

- 29 - Sale Snacks, cigarettes
- 30 - Garage
- 31 - Brick Making
- 32 - Photocopying Services
- 33 - Coffee Factory
- 34 - Car Dealer
- 35 - Shoe Repair/Shoe Shining
- 36 - Photography
- 37 - Educational services/School
- 38 - Sale of fish
- 39 - Clinics/TBAs
- 40 - Mechanic
- 41 - Sale of Drugs/Drug shop/Pharmacy
- 50 - Others (e.g Sale of decorations)

**D. Owner of Enterprise**

- 1 - Respondent Individually
- 2 - Respondent co-owner
- 3 - Other

**E. Amount spent for the 2 biggest items**

ENTER AS IS

**Qn17**

- Q17NOLOA**
- 1 - Borrowed from credit institution
  - 2 - Delayed in making these expenditures
  - 3 - Used Savings
  - 4 - Continued as I was doing
  - 5 - Borrowed from friends/family members
  - 6 - Would have sought assistance from friends/family members
  - 7 - Would have sold off some of my property
  - 8 - Other (E.g. Start business that requires little capital)

**Qn18**

- A. Q18DECID**
- 1 - I made the decision by myself.
  - 2 - I talked it over with others in my household
  - 3 - It was a joint decision made by me and one or more HH members
  - 4 - Other HH member decided
  - 5 - Credit group assisted me to decide
  - 6 - Other

**B. Relationship of other household members involved in making the decision**

- 1 - Spouse/Partner
- 2 - Son
- 3 - Father/Father in-law
- 4 - Daughter
- 5 - Other

## Qn19

- A. Q19PROV**
- |   |   |   |
|---|---|---|
| 1 | - | Only me   |
| 2 | - | I do but a few times another member of the household has assisted       |
| 3 | - | Both me and other member(s) of the household usually provide the funds. |
| 4 | - | I do but group members have assisted me a few times                     |
| 5 | - | Another household member  |
| 6 | - | Other   |

**B. Two main sources of money for loan repayments**

- |   |   |  |
|---|---|--|
| 1 | - | Respondent's enterprise(s)                       |
| 2 | - | Other HH member's enterprises, wages, sold labor |
| 3 | - | Respondent's crop/livestock sales                |
| 4 | - | Other HH member's crop/livestock sales           |
| 5 | - | Transfers. remittances                           |
| 6 | - | Other  |

## Qn20

**B. Whether the Respondent saves in any of the listed ways**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

**C. Amount saved in each of the listed ways**

ENTER AS IS

## Qn21

- A. Q21EVENT**
- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

**B. Type of major unanticipated events with financial repercussions that occurred in last 24 months**

- |     |   |  |
|-----|---|--|
| 1   | - | New individuals joined household due to deaths                           |
| 2   | - | Loss of a job, wage income; closure of HH business                       |
| 3   | - | Business losses due to fire/theft (not of crops/livestock on farm)       |
| 4   | - | Serious illness; medical expenses of HH member                           |
| 5   | - | Spouse reduced financial contributions                                   |
| 6   | - | Need to repay debts  |
| 7   | - | Drought causing low or no crop output                                    |
| 8   | - | Crop losses(non-drought); livestock losses including losses due to theft |
| 9   | - | Death/funeral of household member  |
| 10  | - | Financial obligations to non-HH member                                   |
| 11  | - | Other  |
| -88 | - | Not Applicable   |

- C. WORSTEVE**
- |   |   |  |
|---|---|--|
| 1 | - | New individuals joined household due to deaths                           |
| 2 | - | Loss of a job, wage income; closure of HH business                       |
| 3 | - | Business losses due to fire/theft (not of crops/livestock on farm)       |
| 4 | - | Serious illness; medical expenses of HH member                           |
| 5 | - | Need to repay debts  |
| 6 | - | Drought causing low or no crop output                                    |
| 7 | - | Crop losses(non-drought); livestock losses including losses due to theft |

8	-	Death/funeral of household member
9	-	Financial obligations to non-HH member
10	-	Other
-88	-	Not Applicable

**D. WHENOCCU ENTER AS IS (Year it occurred)**

**E. How the financial obligations were met**

1	-	Used earnings/regular income (handled within existing income)
2	-	Used money from savings account
3	-	Transfers, remittances, gifts
4	-	Borrowed from friends/family members
5	-	Worked more hours
6	-	Did not replace stock or inventory of enterprise
7	-	HH member took up a new income earning activity, sold labor
8	-	Delayed on payments for debts/loans/school fees/other financial obligations
9	-	Reduced expenditures on food/health
10	-	Rented out HH assets
11	-	Sold HH Assets (e.g. land)
12	-	Took a loan from FINCA/PRIDE/FOCCAS
13	-	Took a loan from other credit institution
14	-	Other (e.g. Family assisted)
15	-	Borrowed from suppliers (took goods on credit)
-88	-	Not Applicable

## Qn22

**A. Enterprises owned by respondent and operated in last 12 months**

01	-	Sale Home Baked Products (Chapatis, Mandazi, Samosas, Half Cakes, and Pancakes)
02	-	Sale of Cooked (Roasted/Fried) Foods
03	-	Hair Saloon
04	-	Sale of Drinks
05	-	Beer Brewing/Distilling Waragi
06	-	Sale of Agricultural Products (Fruits, Vegetables etc) Horticultural products
07	-	Sale of Livestock
08	-	Sale of Milk
09	-	Sale of Eggs
10	-	Sale of other Livestock products
11	-	Sale of Charcoal/Firewood
12	-	Sale of Arts & Handicrafts
13	-	Market Stall/Street vending
14	-	Roadside Stall/Street Vending
15	-	Table vending
16	-	Newspaper Vending
17	-	Shop/Kiosk
18	-	Carpentry Workshop
19	-	Restaurant/Take away
20	-	Transport services
21	-	Tailoring/Sewing
22	-	Sale of Clothware & Footware (old & new)
23	-	Sale of Beddings (Blankets, Mattresses, Bed sheets etc.)
24	-	Welding/Fabrication
25	-	Hawker
26	-	Grinding Mill
27	-	Timber sale



28	-	Bindery
29	-	Sale snacks, cigarettes
30	-	Garage
31	-	Brick Making
32	-	Photocopying Services
33	-	Coffee Factory
34	-	Car Dealer
35	-	Shoe Repair/Shoe Shining
36	-	Photography
37	-	Educational services/School
38	-	Sale of fish
39	-	Clinics/TBAs
40	-	Mechanic
41	-	Sale of Drugs/Drug shop/Pharmacy
50	-	Others (e.g Sale of decorations)

**B. Ownership of Enterprise**

1	-	Respondent is individual owner
2	-	Respondent co-owns with spouse
3	-	Respondent co-owns with other household member
4	-	Respondent co-owns with other non-household member
5	-	Others

**C. 'Enterprises' that operate at the same time and space to form a single enterprise**

ENTER THE COMBINATION CODES OF THE 'ENTERPRISES' (using the 2 digit enterprise codes above e.g. 0611 means sale of agricultural products and sale of firewood/charcoal is one enterprise )

**D. Whether business generates income regularly**

1	-	Yes
2	-	No

**E. Whether enterprise has been operating the last 2 months**

1	-	Yes
2	-	No

**F. Rank of enterprises according to profit**

ENTER AS IS

## Qn23

**B. Whether Respondent carries out any of the listed activities**

1	-	Yes
2	-	No

**C. MOSTSALE**

1	-	Trade
2	-	Sell of own/HH produce (Crops/Livestock or products)
3	-	Services (eg cooked food, hotel)
4	-	Manufacturing (e.g sewing)

## Qn24

<b>Q24AGRIC</b>	1	-	Only produced by you or your household
	2	-	Mainly produced by you or your household
	3	-	About half produced by you or your household
	4	-	Less than half produced by you or your household
	5	-	Very little, almost none produced by you or your household

## Qn25

<b>A 1. Q25DATEB</b>	ENTER AS IS		
<b>2. MONTHOPE</b>	ENTER AS IS (1 - January, 2 - February, ...)		
<b>3. BUSIBEFO</b>	1	-	Yes
	2	-	No
<b>B. OPENMTHS</b>	ENTER AS IS		

## Qn26

<b>A. Q26SITE</b>	1	-	Yes
	2	-	No
<b>B. ENTLOCA</b>	1	-	Residential/trading area
	2	-	Formal market centre
	3	-	Town/city centre
	4	-	Mobile (no fixed location)
	5	-	Other
<b>C. TYPSTRU</b>	1	-	Open air, including with temporary roof/top
	2	-	Semi-permanent, partial or complete walls& roof
	3	-	Permanent building
	4	-	Mobile, no main premise
	5	-	Other
<b>D. RENTSTRU</b>	1	-	Yes
	2	-	No
<b>AMTSTRU</b>	ENTER AS IS, <b>-88 for NA</b>		
<b>REGUPAY</b>	1	-	Daily
	2	-	Weekly
	3	-	Monthly
<b>E. TENNOREN</b>	1	-	Household owns
	2	-	Informal agreement
	3	-	No permission
	4	-	Mobile
	5	-	Other

## Qn27

<b>Q27CUST</b>	1	-	Farmers (on-farm)
	2	-	Rural markets
	3	-	Traders/intermediaries (in this urban area)
	4	-	Wholesale/retail permanent shops
	5	-	Factories/manufacturers/
	6	-	Other

## Qn28, 29, 36, and 37

### A. Items and Services sold

1	-	Shoes	48	-	Black Books
2	-	Handbags	49	-	Chalk
3	-	Sweet Potatoes (raw)	50	-	Cigarettes
4	-	Cooked Food	51	-	Mixed Plate (Food)
5	-	Fried Cassava	52	-	Beds
6	-	Sweet Bananas	53	-	Sideboards
7	-	Matooke Bunches	54	-	Chairs
8	-	Tomatoes	55	-	Mandazi
9	-	Greens	56	-	Samosas
10	-	Onions	57	-	Chapatis
11	-	Maize (Grain)	58	-	Pancakes
12	-	Tea	59	-	Halfcakes
13	-	Soda	60	-	Bread
14	-	Beer	61	-	Waragi
15	-	Chicken	62	-	Cooked Posho/Beans
16	-	Rabbits	63	-	Cooked Cassava/Beans
17	-	Firewood	64	-	Cooked Matooke/Meat
18	-	Charcoal	65	-	Yams
19	-	Cooking Oil	66	-	Hair Oil
20	-	Fish	67	-	Calcium Carbide
21	-	G-Nuts	68	-	Welding Rods
22	-	Millet (Flour)	69	-	Super Glue
23	-	Maize (Flour )	70	-	Batteries
24	-	Cassava (Raw)	71	-	Kirundu (Wood)
25	-	Sugar	72	-	4 x 2 (Wood)
26	-	Sugarcane	73	-	6 x 2 (Wood)
27	-	Juice	74	-	Rice
28	-	Milk	75	-	Irish Potatoes (Raw)
29	-	Eggs	76	-	Sweets
30	-	Watches	77	-	Fruits
31	-	Necklaces	78	-	Soap
32	-	Crochets	79	-	Gomesi/Traditional Wear
33	-	Banana Leaves	80	-	Baby Clothes
34	-	Local Brew	81	-	Dresses
35	-	Blankets	82	-	Trousers
36	-	Wet-Look	83	-	Skirts
37	-	Straight Perm	84	-	Brake Fluid
38	-	Leisure Curl	85	-	Hydraulic Oil
39	-	Hair Re-touch	86	-	Grease
40	-	Braiding	87	-	Seedling flowers
41	-	Braids (sell)	88	-	Garden Trees
42	-	Relaxer	89	-	Fencing Trees
43	-	Weaving	90	-	Blouses
44	-	Hair Treatment	91	-	Non - Mixed Plate (Food)

45	-	Toys	92	-	Other Cloth
46	-	Paraffin	93	-	Photocopy
47	-	Exercise Books	94	-	Beans
			95	-	Sewing

**Qn28, 29, 36 & 37 continued**

95	-	Sewing	121	-	Sauce Pans
96	-	Buthis	122	-	Socks
97	-	Towels	123	-	Shoe Polish
98	-	Cattle Ropes	124	-	Belts
99	-	Sauce Pans	125	-	Bodycare Creams
100	-	Snacks	126	-	Underwear
101	-	Shoe Repair	127	-	Meat
103	-	Bras	128	-	Hair Cut
104	-	Tyres	129	-	Drugs
105	-	Albums	130	-	Health Services
106	-	Petty coats	131	-	Baking Flour
107	-	Umbrella	132	-	Matches
108	-	Mineral Water	133	-	Mechanic services
109	-	Bedsheets	134	-	Cassava Flour
110	-	Slippers	135	-	Curry Powder
111	-	Photos	136	-	Motorcycle Hire
112	-	Salt			
113	-	Padlocks			
114	-	Glass			
115	-	Shirts			
116	-	Shorts			
117	-	Education/School			
118	-	Mushrooms			
119	-	Plates			
120	-	Flat Iron			

**B.1 Unit of Purchase/Sale**

<b>C.1</b>	1	-	Bundles/Heaps	21	-Clusters
	2	-	Bags/Sacks	22	-
Trays					
	3	-	Bunches	23	-
Pairs					
	4	-	Jerrycans	24	-
Rolls					
	5	-	Bales		
	6	-	Tins		
	7	-	Lorries		
	8	-	Baskets/Basin		
	9	-	Per Bird/Animal		
	10	-	Cartons		
	11	-	Kgs		
	12	-	Per piece (Unit Item)		
	13	-	Per plate/mug/Cup		
	14	-	Sets		
	15	-	Crates		
	16	-	Dozens		
	17	-	Per Head		
	18	-	Litres		

- 19 - Per day
- 20 - Packets

**Value of Sales/Purchases**

ENTER AS IS, -77 for DK

**Qn30**

- Q30REPRE**
- 1 - All or almost all
  - 2 - Most (61-90%)
  - 3 - About half (40-60%)
  - 4 - Less than half (20-39%)

**Qn31**

**B. Whether Respondent carries out any of the listed activities**

- 1 - Yes
- 2 - No

- C. MOSTSAL**
- 1 - Trade
  - 2 - Sell of own/HH produce (Crops/Livestock or products)
  - 3 - Services (eg cooked food, hotel)
  - 4 - Manufacturing (e.g sewing)

**Qn32**

- Q32AGRIC**
- 1 - Only produced by you or your household
  - 2 - Mainly produced by you or your household
  - 3 - About half produced by you or your household
  - 4 - Less than half produced by you or your household
  - 5 - Very little, almost none produced by you or your household

**Qn33**

- A 1. Q33DATEB** ENTER AS IS
- 2. MONTHOP** ENTER AS IS (1 - January, 2 - February, ...)
- 3. BUSIBEF**
- 1 - Yes
  - 2 - No
- B. OPENMTH** ENTER AS IS

**Qn34**

- A. Q34SITE**
- 1 - Yes
  - 2 - No
- B. EPSELOCA**
- 1 - Residential/trading area
  - 2 - Formal market centre

- |           |                |   |   |   |
|-----------|----------------|---|---|---|
|           |                | 3 | - | Town/city centre                                |
|           |                | 4 | - | Mobile (no fixed location)                      |
|           |                | 5 | - | Other   |
| <b>C.</b> | <b>TYPSTR</b>  | 1 | - | Open air, including with temporary roof/top     |
|           |                | 2 | - | Semi-permanent, partial or complete walls& roof |
|           |                | 3 | - | Permanent building                              |
|           |                | 4 | - | Mobile, no main premise                         |
|           |                | 5 | - | Other   |
| <b>D.</b> | <b>RENTSTR</b> | 1 | - | Yes   |
|           |                | 2 | - | No  |

**AMTSTRUC** ENTER AS IS, **-88 for NA**

- |               |   |   |         |
|---------------|---|---|---------|
| <b>REGUPA</b> | 1 | - | Daily   |
|               | 2 | - | Weekly  |
|               | 3 | - | Monthly |

- |           |                 |   |   |                    |
|-----------|-----------------|---|---|--------------------|
| <b>E.</b> | <b>NORENTEN</b> | 1 | - | Household owns     |
|           |                 | 2 | - | Informal agreement |
|           |                 | 3 | - | No permission      |
|           |                 | 4 | - | Mobile             |
|           |                 | 5 | - | Other              |

### Qn35

- |                |   |   |   |
|----------------|---|---|---|
| <b>Q35CUST</b> | 1 | - | Farmers (on-farm)                           |
|                | 2 | - | Rural markets                               |
|                | 3 | - | Traders/intermediaries (in this urban area) |
|                | 4 | - | Wholesale/retail permanent shops            |
|                | 5 | - | Factories/manufacturers/                    |
|                | 6 | - | Other                                       |

### Qn38

- |                 |     |   |                         |
|-----------------|-----|---|-------------------------|
| <b>Q38REPRE</b> | 1   | - | All or almost all       |
|                 | 2   | - | Most (61-90%)           |
|                 | 3   | - | About half (40-60%)     |
|                 | 4   | - | Less than half (20-39%) |
|                 | -77 | - | Don't Know              |

### Qn39

- |           |   |             |   |     |
|-----------|---|-------------|---|-----|
| <b>B.</b> | <b>Whether sales revenue was spent on any of these items</b>                | 1           | - | Yes |
|           |   | 2           | - | No  |
| <b>C.</b> | <b>Rank of the 3 top items according to expenditures from sales revenue</b> | ENTER AS IS |   |     |

- D. How much was spent on the top items**  
ENTER AS IS, -77 for DK

### Qn40

- A. Q40DECID**
- |   |   |  |
|---|---|--|
| 1 | - | Only me  |
| 2 | - | I talked it over with others in my household; consulted  |
| 3 | - | It was a joint decision by me and one or more HH members |
| 4 | - | Other  |

- B. Relationship to respondent of person who decided on the expenditures**

- |   |   |                      |
|---|---|----------------------|
| 1 | - | Spouse/Partner       |
| 2 | - | Son                  |
| 3 | - | Father/Father in-law |
| 4 | - | Daughter             |
| 5 | - | Other                |

### Qn41

- B. Whether worker is a member of the Household**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

- C. Whether worker is over 15 yrs old**

- |   |   |     |
|---|---|-----|
| 1 | - | Yes |
| 2 | - | No  |

- D.1 Average number of hours per day last week**

ENTER AS IS

- D.2 Total days worked last week**

ENTER AS IS

- D.3 Total days worked more than 1 hr last month**

ENTER AS IS

- E. How the worker is paid**

- |   |   |             |
|---|---|-------------|
| 1 | - | Yes in Cash |
| 2 | - | Cash & Kind |
| 3 | - | In kind     |
| 4 | - | No          |

- F. PIECEWK** ENTER AS IS

### Qn42

- A. Fixed Assets of Enterprises 1 & 2 purchased by respondent in last 12 months**

- |   |   |  |
|---|---|--|
| 0 | - | None   |
| 1 | - | Cooking/Eating Utensils<br>(including Baskets, Sufurias, Cups, Glasses, Plates etc.) |
| 2 | - | Fridge   |
| 3 | - | Trolley  |
| 4 | - | Furniture (Including shelves, tables, chairs)  |

5	-	Workshade/shelter/building
6	-	Hair drier
7	-	Rollers
8	-	Towels
9	-	Hair Steamer
10	-	Mirrors
11	-	Lamps
12	-	Chisels
13	-	Hand saws
14	-	Sewing machine
15	-	Cattle
16	-	Poultry
17	-	Stoves
18	-	Trolley
19	-	Soda/Beer Empties (Crates)
20	-	Mats/Carpets
21	-	Grinding Mill
22	-	Other
23	-	Weighing Scale
24	-	Photocopier
25	-	Bicycle
26	-	Camera/Video
27	-	Lantern
28	-	Bag/Container/Sacks
29	-	Hair Cutters
30	-	Bicycle Tools

**B. Source of funds used to purchase enterprise assets**

1	-	Earnings
2	-	Savings Account
3	-	Credit from seller/hire purchase
4	-	Loan from FINCA/PRIDE/FOCCAS
5	-	Loan from other Credit Institution
6	-	Borrowed money from family member/friends
7	-	Transfers/remittances
8	-	Other

**C. Purchase price of enterprise asset**  
ENTER AS IS

**D. Whether asset has been paid off**

1	-	Yes
2	-	No

**E. How much is still owed on the enterprise asset**  
ENTER AS IS

**F. Whether Respondent owns the enterprise asset**

1	-	Yes
2	-	No

## Qn43

**Problems Respondent has had with family due to participation in business in last 24 months**

0	-	None
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- 1 - Not enough time to attend to business myself
- 2 - Family eats/uses business merchandise
- 3 - Husband hates being dependant on wife b'se he has no work
- 4 - Household at times withdraws part of working capital
- 5 - Husband doesn't like my participation in business
- 6 - Husband wants me to stay at home and take care of children
- 7 - Husband had reduced contribution to household expenditure
- 8 - At first, husband didn't like the idea, but he is now cooperative
- 9 - Husband didn't like my participation and we separated
- 10 - Husband would want me to do other things rather than my business
  
- 11 - Husband borrowed her money but didn't refund
- 12 - Family problems because of not having enough time to attend to family
  
- 15 - Others

### Qn44

#### What good things have come out of Respondent having an income generating activity in last 24 months

- 0 - None
- 1 - Able to meet basic family needs
- 2 - Family does'nt go hungry
- 3 - Don't bother my husband about money anymore
- 4 - Can look after my children
- 5 - Can educate my children
- 6 - Co-financed acquisition of household assets
- 7 - Has acquired assets
- 8 - Can take of myself
- 9 - Has gained self esteem and confidence as a woman
- 10 - Learnt to associate with people
- 11 - Has moved away from home
- 12 - Has made friends
- 13 - Now uses of money optimally
- 14 - Has learnt to save
- 15 - Other
- 16 - Has got something to do
- 88 - Not applicable

### Qn45

- A. Q45PLAN
- 1 - Yes
  - 2 - No

B. Type of future plans respondent has

- 1 - Expand business
- 2 - Buy more equipment and tools
- 3 - Start a new business
- 4 - Diversify business
- 5 - Move to a more strategic business location
- 6 - Improve business structure
- 7 - Other (e.g. Start manufacturing)
- 88 - Not Applicable

C. How the business plans will be implemented

- 0 - Not stated
- 1 - Get loan
- 2 - Work harder
- 3 - If I get more money
- 4 - Already in process
- 5 - Through Savings
- 6 - Borrow money
- 7 - Other (e.g sell property)
- 88 - Not Applicable

**Permanent Respondent's Address and Information on 2 references**

ENTER AS IS

**Enumerator's comments & observations**

- 0 - None
- 1 - Respondent very cooperative
- 2 - Respondent not very truthful
- 3 - Interview interrupted by rain
- 4 - Interview constantly interrupted by Respondent's clients
- 5 - Respondent not very cooperative
- 6 - Respondent expressed desire to join an MFI
- 7 - Lack of information on MFIs
- 8 - Increase mandatory savings
- 9 - Prefers that MFI deals with individuals b'se some Grp members not trustworthy
- 10 - Amount of loan should be increased
- 11 - Marriage problems affecting business
- 12 - Respondent is failing to pay back the loan
- 13 - Respondent expressed fear about the weekly loan repayments
- 14 - Expressed fear for failure to pay up
- 15 - Complains about irresponsible husband - not contributing financially
- 16 - Expressed difficulty in remembering expenditures
- 17 - Other (e.g. Complaining about weekly meetings in town)